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CONTENTS OF VOLUME E.

Fifth Census of Canada, 1911—Volume V—Forest, Fishery, Fur and Mineral Production.
Fifth Census of Canada, 1911—Volume VI—Occupations of the people.

CONTENTS OF VOLUME 1.

(This volume is bound in three parts.)

1. Report of the Auditor General for the year ended 31st March, 1915. Volume 1, Parts a b and A to L; Volume III, Parts V to Z. Presented by Sir Thomas White, February 7 1916.
Printed for distribution and sessional papers.

1. Report of the Auditor General for the year ended 31st March, 1915, Volume II, Parts M to U. Presented by Sir Thomas White, February 10, 1916.
Printed for distribution and sessional papers.

1. Report of the Auditor General for the year ended 31st March, 1915, Volume IV, part ZZ. Presented by Sir Thomas White, February 14, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 2.

2. The Public Accounts of Canada for the fiscal year ending March 31, 1915. Presented by Sir Thomas White, February 1, 1916.. ..*Printed for distribution and sessional papers.*

3. Estimates of sums required for the service of the Dominion for the year ending March 31, 1917. Presented by Sir Thomas White, 1916.
Printed for distribution and sessional papers.

4. Supplementary Estimates of sums required for the service of the Dominion for the year ending March 31, 1916. Presented by Sir Thomas White, 1916.
Printed for distribution and sessional papers.

5. Supplementary Estimates of sums required for the service of the Dominion for the year ending March 31, 1917. Presented by Sir Thomas White, 1916.
Printed for distribution and sessional papers.

5*a*. Further Supplementary Estimates for the service of the Dominion for the year ending March 31, 1917. Presented by Sir Thomas White, 1916.
Printed for distribution and sessional papers.

5*b*. Further Supplementary Estimates for the fiscal year ending March 31, 1917. Presented by Sir Thomas White, May 1916.. .. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 3.

6. List of Shareholders in the Chartered Banks of the Dominion of Canada as on December 31, 1915. Presented by Sir Thomas White, February 1, 1916.
Printed for distribution and sessional papers.

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7. Report on certified cheques, drafts or bills of exchange, dividends, remaining unpaid and unclaimed balances in Chartered Banks of the Dominion of Canada, for five years and upwards prior to December 31, 1915. Presented by Sir Thomas White, February 1, 1916.
Printed for distribution and sessional papers.

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(This volume is bound in two parts.)

8. Report of the Superintendent of Insurance for the year 1915. Presented by Sir Thomas White, 1916.. .. ..*Printed for distribution and sessional popers.*

9. Abstract of Statements of Insurance Companies in Canada for the year ended December 31 1915. Presented by Sir Thomas White, April 10, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 6.

10. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part I.—Canadian Trade (Imports in and Exports from Canada). Presented by Sir George Foster, January 13, 1916.. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 7.

10*a*. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part II.—Canadian Trade with (1) France, (2) Germany, (3) United Kingdom, (4) United States. Presented by Sir George Foster, 1916.
Printed for distribution and sessional papers.

10*b*. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part III.—Canadian Trade with foreign countries (except France, Germany, the United Kingdom and United States). Presented by Sir George Foster, 1916.
Printed for distribution and sessional papers.

10*c*. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1916; (Part IV.—Miscellaneous Information.) Presented by Sir George Foster, 1916.
Printed for distribution and sessional papers.

10*d*. Report of the Grain Commissioners for Canada. (Part V.) Presented by Sir George Foster, 1916.. .. ..*Printed for distribution and sessional papers.*

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10*e*. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part VI.—Subsidized Steamship Services, with statistics showing steamship traffic to December 31, 1915, and Estimates for the fiscal year 1916-17. Presented by Sir George Foster, 1916.. .. ..*Printed for distribution and sessional papers.*

10*f*. Report of Trade and Commerce for the fiscal year ended March 31, 1915: Part VII.—Trade of Foreign Countries, Treaties and Conventions. Presented by Sir George Foster, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 9.

11. Report of the Department of Customs for the year ended March 31, 1915. Presented by Hon. Mr. Reid, January 18, 1916.. .. ..*Printed for distribution and sessional papers.*

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12, 13, 14. Reports, Returns and Statistics of the Inland Revenue of the Dominion of Canada, for the year ended March 31, 1915. Part I.—Excise. Part II.—Inspection of Weights and Measures, Gas and Electricity. Part III.—Adulteration of Food. Presented by Hon. Mr. Patenaude, February 18, 1916..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 11.

15. Report of the Minister of Agriculture for the Dominion of Canada, for the year ended March 31, 1915. Presented by Hon. Mr. Burrell, January 20, 1916.
Printed for distribution and sessional papers.

15*a*. Report of the Dairy and Cold Storage Commissioner for the fiscal year ending March 31, 1915. (Dairying, Fruit, Extension of Markets and Cold Storage.) Presented by Hon. Mr. Burrell, February 1, 1916.. .. .. ..*Printed for distribution and sessional papers.*

15*b*. Report of the Veterinary Director General for the year ending March 31, 1915. Presented by Hon. Mr. Burrell, 1916.. .. ..*Printed for distribution and sessional papers.*

15*c*. Report on "The Agricultural Instruction Act," 1914-15, pursuant to Section 8, Chapter 5 of 3-4 George V. Presented by Hon. Mr. Burrell January 24, 1916.
Printed for distribution and sessional papers.

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16. Report of the Director and Officers of the Experimental Farms for the year ending March 31, 1915. Presented by Hon. Mr. Burrell, January 31, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 13.

17. Criminal Statistics for the year ended September 30, 1914. (Appendix to the Report of the Minister of Trade and Commerce for the year 1914.) Presented by Sir George Foster, 1916.. .. ..*Printed for distribution and sessional papers.*

18. Return of By-elections for the House of Commons of Canada held during the year 1915. Presented by Hon. Mr. Speaker, 1916.. ..*Printed for distribution and sessional papers.*

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(This volume is bound in two parts.)

19. Report of the Minister of Public Works on the works under his control for the fiscal year ended March 31, 1915. Presented by Hon. Mr. Rogers, January 13, 1916.
Printed for distribution and sessional papers.

19*a*. Ottawa River Storage for year 1915.. .. ..*Printed for distribution and sessional papers.*

19*b*. Interim Report of the Commission appointed to examine into certain general conditions of Transportation bearing on the economic problem of the proposed Georgian Bay Canal. Presented by Hon. Mr. Rogers, April 14, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 15.

20. Annual Report of the Department of Railways and Canals, for the fiscal year from April 1, 1914, to March 31, 1915. Presented by Hon. Mr. Cochrane, February 2, 1916.
Printed for distribution and sessional papers.

20*a*. Canal Statistics for the season of navigation, 1915. Presented by Hon. Mr. Reid, May 17, 1916.. .. ..*Printed for distribution and sessional papers.*

20*b*. Railway Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, April 4, 1916.. ..*Printed for distribution and sessional papers.*

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20*c*. Tenth Report of the Board of Railway Commissioners for Canada, for the year ending March 31, 1915. Presented by Hon. Mr. Cochrane, February 2, 1916.
Printed for distribution and sessional papers.

20*d*. Telephone Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, April 13, 1915.
Printed for distribution and sessional papers.

20*e*. Express Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, April 13, 1916.. ..*Printed for distribution and sessional papers.*

20*f*. Telegraph Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, May 16, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 17.

21. Forty-eighth Annual Report of the Department of Marine and Fisheries, for the year 1914-1915.—Marine. Presented by Hon. Mr. Hazen, January 13, 1916.
Printed for distribution and sessional papers.

22. List of Shipping issued by the Department of Marine and Fisheries, being a list of vessels on the registry books of the Dominion of Canada on December 31, 1915. Presented by Hon. Mr. Hazen, 1916.. .. ..*Printed for distribution and sessional papers.*

23. Supplement to the Forty-eighth Annual Report of the Department of Marine and Fisheries for the fiscal year 1914-15. Marine.—Steamboat Inspection Report.
Printed for distribution and sessional papers.

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24. Report of the Postmaster General for the year ended March 31, 1915. Presented by Hon. Mr. Casgrain, January 13, 1916.. .. ..*Printed for distribution and sessional papers.*

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25. Annual Report of the Department of the Interior for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Roche, January 13, 1916.
Printed for distribution and sessional papers.

25*b*. Annual Report of the Topographical Surveys Branch of the Department of the Interior, 1914-15. Presented by Hon. Mr. Roche, May 1, 1916.
Printed for distribution and sessional papers.

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25*c*. Report of progress of stream measurements for the calendar year 1915. Presented by Hon. Mr. Roche, 1916.. .. ..*Printed for distribution and sessional papers.*

25*d*. Fourteenth Report of the Geographic Board of Canada for year ended March 31, 1915.
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25*e*. British Columbia Hydrographic Surveys .. ..*Printed for distribution and sessional papers.*

25*f*. Manitoba Hydrographic Surveys, 1912-14.. ..*Printed for distribution and sessional popers.*

25*g* Report of the Chief Medical Officer Department of the Interior, for 1915.
Printed for distribution and sessional papers.

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26. Summary Report of the Geological Survey Department of Mines, for the calendar year 1914. Presented by Hon. Mr. Roche, 1916.
Printed for distribution and sessional papers.

26*a*. Summary Report of the Mines Branch for the calendar year 1914. Presented by Hon. Mr. Roche, 1916.. .. ..*Printed for distribution and sessional papers.*

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27. Report of the Department of Indian Affairs for the year ended March 31, 1915. Presented by Hon. Mr. Roche, January 19, 1916..*Printed for distribution and sessional papers.*

28. Report of the Royal Northwest Mounted Police, 1915. Presented by Sir Robert Borden, January 19, 1916.. .. ..*Printed for distribution and sessional papers.*

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29. Report of the Secretary of State of Canada for the year ended March 31, 1915. Presented by Hon. Mr. Blondin, February 28, 1916.
Printed for distribution and sessional papers.

29*a*. Report of the work of the Public Archives for the year 1914. Presented, 1916.
Printed for distribution and sessional papers.

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30. The Civil Service List of Canada for 1915. Presented by Hon. Mr. Patenaude 1916.
Printed for distribution and sessional papers.

31. Annual Report of the Civil Service Commission of Canada for the year ended August 31, 1915. Presented by Hon. Mr. Patenaude, 1916.
Printed for distribution and sessional papers.

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32. Annual Report of the Department of Public Printing and Stationery for the fiscal year ended March 31, 1915. Presented by Hon. Mr. Blondin, March 20, 1916.
Printed for distribution and sessional papers.

33. Report of the Secretary of State for External Affairs for the year ended March 31, 1915. Presented by Sir Robert Borden, February 23, 1916.
Printed for distribution and sessional papers.

34. Report of the Minister of Justice as to Penitentiaries of Canada for the fiscal year ending March 31, 1915.. .. ..*Printed for distribution and sessional papers.*

35. Report of the Militia Council for the Dominion of Canada, for the fiscal year ending March 31, 1915. Presented by Sir Sam Hughes, February 21, 1916.
Printed for distribution and sessional papers.

35*a*. Employment for the Expeditionary Forces after the war. Presented, 1916.
Printed for distribution and sessional papers.

36. Report of the Department of Labour for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Crothers, January 25, 1916.
Printed for distribution and sessional papers.

36*a*. Eighth Report of the Registrar of Boards of Conciliation and Investigations of the proceedings under "The Industrial Disputes Investigation Act, 1907," for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Crothers, January 25, 1916.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 27.

37. Eleventh Annual Report of the Commissioners of the Transcontinental Railway, for the year ended March 31, 1914. Presented by Hon. Mr. Cochrane February 2, 1916.
Printed for distribution and sessional papers.

38. Report of the Department of the Naval Service, for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Hazen, January 13, 1916.
Printed for distribution and sessional papers.

38*a*. Supplement to the Report of the Naval Service—Contributions to Canadian Biology, 1914-15. Presented by Hon. Mr. Hazen, 1916.
Printed for distribution and sessional papers.

38*b*. Natural History of the Herring. Presented, 1916.
Printed for distribution and sessional papers.

39. Forty-eighth Annual Report of the Fisheries Branch of the Department of the Naval Service, 1914-1915. Presented by Hon. Mr. Hazen, January 13, 1916.
Printed for distribution and sessional papers.

40. The Report of the Joint Librarians of Parliament. Presented by Hon. Mr. Speaker, January 13, 1916.. .. ..*Not printed.*

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41. Copies of Orders in Council authorizing Regulations for the Department of Naval Service in accordance with Section 47, Chapter 43, 9-10 Edward VII, as follows:—

P.C. 2864, dated the 4th December, 1915, Payment of Separation Allowance in the case of Warrant Officers.

P.C. 3009, dated 21st December, 1915, with reference to application of the Naval Discipline Act, etc., for the Government of the Naval Volunteer Force.

P.C. 63/422, dated 15th October, 1915, with reference to appointment of Assistant Paymasters in charge.

P.C. 2267, dated 25th September, 1915, with reference to regulations for payment of "Detained Pay."

P.C. 93/2151, dated 17th September, 1915, with reference to allowances to officers and men employed on coding and decoding duties, etc.

P.C. 1712, dated 21st July, 1915, with reference to scheme of pensions for officers and men of the Royal Canadian Forces, etc.

CONTENTS OF VOLUME 28—*Continued.*

P.C. 748, dated 13th April, 1915, with reference to institution of the ratings of rangetaker first and second class in the Royal Canadian Navy.

P.C. 58/1470, dated 24th June, 1915, with reference to increase in amount of Separation Allowance to a motherless child from 3s. to 5s.

P.C. 85/1158, dated 20th May, 1915, with reference to revision of amounts payable on account of Separation Allowance to dependents of Royal Canadian Naval Permanent Ratings.

P.C. 756, dated 13th April, 1915, with reference to payment of Allowances to officers of the Royal Naval Canadian Volunteer Reserve for performance of duties which carry with them an Allowance to officers of the Royal Canadian Navy. Presented by Hon. Mr. Hazen, January 17, 1916.. .. ..*Not printed.*

42. Copies of Proclamations, Orders in Council and Documents relating to the European War. Presented by Sir Robert Borden, January 18, 1916.. .. ..*Not printed.*

42*a*. First Supplement to Copies of Proclamations, Orders in Council and Documents relating to the European War. Presented by Sir Robert Borden, January 18, 1916..*Not printed.*

43. Orders in Council relating to the European War, from 29th April, 1915, to 12th January, 1916, both inclusive. Presented by Sir Robert Borden, January 18, 1916..*Not printed.*

44. Copy of New Rules of Court passed by the Judges of the Supreme Court of Alberta, under the authority of Section 576 of the Criminal Code, at meeting of 27th November, 1915. Presented by Hon. Mr. Meighen, January 20, 1916.. .. ..*Not printed.*

45. Account of the average number of men employed on the Dominion Police Force during each month of the year 1915, and of their pay and travelling expenses, pursuant to Chapter 92, Section 6, Subsection 2, of the Revised Statutes of Canada. Presented by Hon. Mr. Doherty, January 20, 1916.. .. ..*Not printed.*

46. Regulations under "The Destructive Insect and Pest Act," pursuant to Section 9, Chapter 31 of 9-10 Edward VII. Presented by Hon. Mr. Burrell, January 24, 1916...*Not printed.*

47. Return of Orders in Council which have been published in the *Canada Gazette* and in the British Columbia *Gazette*, between 12th January, 1915, and the 31st December, 1915, in accordance with provisions of Subsection (*d*) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

48. Return of Orders in Council which have been published in the *Canada Gazette*, between 12th January, 1915, and the 31st December, 1915, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20 of the Statutes of Canada, 1908. Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

49. Return of Orders in Council which have been published in the *Canada Gazette*, between the 16th January, 1915, and the 31st December, 1915, in accordance with the provisions of "The Forest Reserves and Park Act," Section 19 of Chapter 10, 1-2 George V. Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

50. Return of Orders in Council which have been published in the *Canada Gazette*, between the 12th January, 1915, and the 31st December, 1915, in accordance with the provisions of Section 5 of "The Dominion Lands Survey Act," Chapter 21, 7-8 Edward VII. Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

51. Return of Orders in Council which have been published in the *Canada Gazette*, between the 12th January, 1915, and the 31st December, 1915, in accordance with the provisions of Chapter 47, 2 George V, entitled "The Railway Belt Water Act." Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

52. Return of Orders in Council passed between the 16th January, 1915, and the 31st December, 1915, approving of regulations and forms prescribed in accordance with the provisions of Section 57 of the Irrigation Act, Chapter 61, Revised Statutes of Canada, 1906, as amended by Chapter 38, 7-8 Edward VII. Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

53. Return of Orders in Council passed under the provisions of Section 18 of Chapter 63, Revised Statutes of Canada, "An Act to provide for the Government of the Yukon Territory." Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

54. Return showing lands sold by the Canadian Pacific Railway Company during the year which ended on the 30th September, 1915. Presented January 25, 1916...*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

55. Return called for by Section 88 of Chapter 62, Revised Statutes of Canada, requiring that the Minister of the Interior shall lay before Parliament, each year, a return of liquor brought from any place out of Canada into the Territories by special permission in writing of the Commissioner of the Northwest Territories. Presented by Hon. Mr. Roche, January 25, 1916.. .. ..*Not printed.*

56. Copies of General Orders promulgated to the Militia for the period between November 25, 1914, and December 24, 1915. Presented by Sir Sam Hughes, January 26, 1916. *Not printed.*

57. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ending 31st December, 1915, showing name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired, also whether vacancy is filled by promotion, appointment or by transfer, and the salary of any new appointee. Presented by Sir Thomas White, February 1, 1916.. .. ..*Not printed.*

58. Statement of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st April, 1915, to the 12th January, 1916, in accordance with the Appropriation Act of 1915. Presented by Sir Thomas White, February 1, 1916.. .. ..*Not printed.*

59. Statement of the affairs of the Royal Society of Canada, for the year ended April 30, 1915. Presented by Sir Thomas White, February 1, 1916.. .. ..*Not printed.*

60. Report and Statement of Receipts and Expenditures of the Ottawa Improvement Commission to March 31, 1915. Presented by Sir Thomas White, February 1, 1916. *Not printed.*

61. Statement of Receipts and Expenditures of the National Battlefields Commission to 31st March, 1915, as required by 7-8 Edward VII, Chapter 57, Section 12. Presented by Sir Thomas White, February 1, 1916.. .. ..*Not printed.*

62. Statement of Temporary Loans, Dominion of Canada, outstanding December 31, 1915. Presented by Sir Thomas White, February 1, 1916.. .. ..*Not printed.*

63. Statement of Governor General's Warrants issued since the last session of Parliament on account of 1915-16. Presented by Sir Thomas White, February 1, 1916..*Not printed.*

64. Statement of Treasury Board over-ruling, under Section 44, Consolidated Revenue and Audit Act. Presented by Sir Thomas White, February 1, 1916.. .. .. ..*Not printed.*

65. Detailed Statement of all remissions and refunds of the tolls or duties for the fiscal year ending 31st March, 1915. Presented by Hon. Mr. Blondin, February 2, 1916. *Not printed.*

66. Return to an Order of the House of the 8th March, 1915, for a return showing the quantity of Oliver equipments purchased since 1st August, 1914, the persons from whom they were purchased, the price paid to each contractor, and the dates of their delivery. Also a copy of all complaints received from any quarter in regard to the equipment, and of any action, departmental or otherwise, taken in regard to the same. Presented 3rd February, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

67. Return to an Order of the House of the 1st March, 1915, for a return showing the amount of dredging done in the county of Inverness since 1896, up to the present; where such dredging was done, the quantity of dredging done in each place, and dates on which such dredging was done, also the cost in each case of such dredging. Presented February 3, 1916.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

68. Return to an Order of the House of the 17th March, 1915, for a copy of all reports, correspondence and other communications between the Department of Customs and Auguste Desjardins, of St. Denis de Kamouraska, since his appointment as a preventive officer of that Department. Presented by Hon. Mr. Reid, February 3, 1916.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

69. A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (15th February, 1915) submitted to the Parliament of Canada under Section 32 of Chaper 19 of the Revised Statutes of Canada, 1906. Presented by Hon. Mr. Blondin, February 3, 1916.. .. ..*Not printed.*

70. Annual return respecting Trade Unions under Chapter 125, R.S.C., 1906. Presented by Hon. Mr. Blondin, February 3, 1916.. .. ..*Not printed.*

71. Return to an Order of the House of the 22nd March, 1915, for a copy of all letters, despatches, correspondence, petitions, recommendations, tenders, etc., relating to the purchase of the land for the Quarantine de Lévis. Presented February 3, 1916.—*Mr. Bourassa*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

72. Certified copy of a report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 7th February, 1916, appointing Robert A. Pringle, of the city of Ottawa, one of His Majesty's counsel learned in the law, and His Honour D. B. MacTavish, Judge of the County Court for the County of Carleton, a Commission, under the Inquiries Act, to conduct an inquiry into and concerning the origin of the recent disastrous fire which destroyed the Parliament Buildings at Ottawa. Presented by Sir Robert Borden, February 7, 1916.. .. ..*Not printed.*

72a. Report of the Royal Commission appointed to inquire into the origin of the fire which destroyed the Central Parliament Building at Ottawa, on Thursday, 3rd February, 1916. Also copy of evidence taken before the Royal Commission appointed to inquire into the origin of the fire which destroyed the Central Parliament Building at Ottawa, on Thursday, 3rd February, 1916. Presented by Hon. Mr. Rogers, May 16, 1915.
Printed for sessional papers only.

73. Copy of Order in Council, No. P.C. 162, dated 29th January, 1916,—Establishment of the rank of wireless operator in the Royal Naval Canadian Volunteer Reserve and regulations for the proper government thereof. Presented by Hon. Mr. Hazen, February 7, 1916.. .. ..*Not printed.*

74. Copy of Orders in Council, No. P.C. 183, dated 31st January, 1916,—Regulations governing the payment of allowance to officers of the Royal Canadian Naval Service acting as interpreters. Presented by Hon. Mr. Hazen, February 7, 1916.. .. ..*Not printed.*

74a. Copy of Order in Council No. P.C. 54/601, dated 16th March, 1916, authorizing payment of messing allowance to Royal Naval Reserve Officers. Presented by Hon. Mr. Hazen, March 29, 1916.. .. ..*Not printed.*

75. Communication from the Acting High Commissioner for Canada in London, Sir George Perley, enclosing a report on the Canadian Hospital at Dinard by Dr. Rallier du Baty, Chief Surgeon at the said hospital. Presented by Sir Robert Borden, February 7, 1916.
Printed for sessional papers only.

76. A communication from the Right Honourable A. Bonar Law, Colonial Secretary, to His Royal Highness the Governor General, enclosing a copy of the Imperial Parliamentary Debates (House of Commons, 10th January) on a resolution which was adopted by that House, as follows:—"That with a view to increasing the power of the Allies in the prosecution of the war, His Majesty's Government should enter into immediate consultation with the Governments of the Dominions in order with their aid to bring the whole economic strength of the Empire into co-operation with our Allies in a policy directed against the enemy." Presented by Sir Robert Borden, February 7, 1916.
Printed for distribution and sessional papers

77. Correspondence between the Canadian Manufacturers' Association and the Prime Minister 1914-1915. Presented by Sir Robert Borden, February 7, 1916.. .. ..*Not printed.*

78. Correspondence between the International Nickel Company and the Prime Minister. Presented by Sir Robert Borden, February 7, 1916.. .. ..*Not printed.*

79. Return to an Order of the House of the 7th February, 1916, for a copy of all correspondence and reports on the claims of Sealers of British Columbia under the last treaty with the American Republic. Presented February 9, 1916.
Printed for sessional papers only.

80. Certified copy of a report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 15th April, 1915, giving authority for the renewal, from the 31st March, 1916, of the agreement between the Dominion Government and the Province of Alberta for the service of the Royal Northwest Mounted Police in that province. Presented by Sir Robert Borden, February 10, 1916.
Printed for sessional papers only.

81. Certified copy of a report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 21st May, 1915, giving authority for the renewal, from the 31st March, 1916, of the agreement between the Dominion Government and the province of Saskatchewan, for the services of the Royal Northwest Mounted Police in that province. Presented by Sir Robert Borden, February 10, 1916.
Printed for sessional papers only.

82. Return to an Order of the House of the 8th February, 1916, for a copy of all letters, papers, and other documents relating to the application of Wasyl Pinianski for the patent of the southwest quarter section 5, township 25, range 4, west second principal meridian, Office File No. 1752484. Presented February 16, 1916.—*Mr. MacNutt*... ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

83. Return to an Order of the House of the 3rd February, 1916, for a copy of all affidavits, letters, telegrams and other correspondence during the years 1914 and 1915 in reference to the S.E. 7-1-13 west 2nd meridian, now the 160-acre homestead of Frank Strubell, between the Department of the Interior or the Minister, or any officer of the Department and the Land Office at Weyburn and Estevan, and with all parties who endeavoured to secure or assisted in securing homestead entry for the said land. Presented February 16, 1916.—*Mr. Turriff*.. .. ..*Not printed.*

84. Report of the Board of Inquiry appointed to make an investigation into the increase in the cost of living in Canada and the causes which have occasioned or contributed to such result. Presented by February 16, 1916.. .. .. ..*Printed for distribution.*

84a. Synopsis of exhibit by the Statistical Branch, Department of Labour, laid before the Board of Inquiry into the Cost of Living, 1915. Presented by Sir Robert Borden, February 29, 1916.. .. ..*Printed for distribution.*

85. Report of delegation representing the Government of Canada at the Ninth Annual Congress held under the auspices of the World's Purity Federation at San Francisco, July 18-24, 1915. Presented by Sir Robert Borden, February 16, 1916.. .. .. ..*Not printed.*

86. Return to an Address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all Orders in Council, letters and correspondence which led to the convening of the conference of local governments which took place in Ottawa during the month of October last; together with all the proceedings and resolutions of the said conference. Presented February 17, 1916.—*Sir Wilfrid Laurier*.. .. ..*Not printed.*

87. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents relating to the purchase by the Government of the several parcels of land now comprised in the Experimental Farm at Rosthern, Saskatchewan. Presented February 22, 1916.—*Mr. McCraney*.. .. ..*Not printed.*

88. Return to an Order of the House, of the 7th February, 1916, for a return showing the names and post office addresses of all applicants for bounty under the Deep Sea Fisheries Act, from the districts of Ecum Secum, Marie Joseph, Spanish Ship Bay, and Liscombe, county of Guysborough, N.S., for the years 1912, 1913, 1914 and 1915, distinguishing between applications that have been accepted and the bounty paid, and those that have been rejected, and also the reasons for such rejections, if any. Presented February 22, 1916.—*Mr. Sinclair*.. .. ..*Not printed.*

89. Return to an Order of the House of the 3rd February, 1916, for a return showing the fractional areas of homestead lands, or otherwise, in the province of Saskatchewan, sold in the year 1915, the name of the purchaser, and the price paid in each case. Presented February 22, 1916.—*Mr. Martin (Regina)*.. .. ..*Not printed.*

90. Return to an Order of the House, of the 7th February, 1916, for a return showing a copy of the prospectus, rates of interest, the effective interest, the net yield, commission charges, printing charges and other charges, in connection with the Government Domestic Loan of one hundred million dollars, and also in connection with the loan of forty-five million dollars made at New York in 1915. Presented February 22, 1916.—*Mr. Maclean (Halifax)*.. .. ..*Not printed*

91. Return to an Order of the House of the 7th February, 1916, for a return showing the number of subscribers in the Government Domestic Loan of one hundred million dollars which were in the sum of $1,000 or under, and the number of other subscriptions in multiples of $1,000. Presented February 22, 1916.—*Mr. Maclean (Halifax)*.
Not printed.

92. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. From how many firms or private individuals the Government or any Department of the Government, has ordered trousers, breeches, and pantaloons since the 1st of July, 1914? 2. The names of these firms? 3. How many trousers, breeches and pantaloons have been ordered from each firm? 4. How many each firm has delivered up to date? 5. How many each firm has yet to deliver? 6. The price each firm is receiving for these trousers, breeches and pantaloons. Presented February 24, 1916.—*Mr. Chisholm (Inverness)* .. ..*Not printed.*

93. Return to an Order of the House of the 8th March, 1915, for a return showing the number of appointments to the Inside Service and to the Outside Service since October, 1911, of persons resident in the county of Wright, the number of dismissals from the service since October, 1911; the number of resignations from the service since above date; with the names of parties at whose request such resignations, if any, were tendered. Presented February 24, 1916.—*Mr. Devlin*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

94. Return to an Order of the House of the 8th April, 1915, for a return showing:—1. The names of the persons who have successfully passed the Civil Service examination in the province of Quebec since the establishment of the Civil Service Commission. 2. The number of such persons who have been called upon to enter the Civil Service. 3. The number in each grade of those who have pased such examinations with success. Presented February 24, 1916.—*Mr. Boulay*.. .. ..*Not printed.*

95. Return to an Order of the House of the 3rd February, 1916, for a copy of all documents, papers and telegrams in any way referring to the application of Aenas McKinnon, of Iron Mines, Inverness County, for the Fenian Raid Veteran Bounty. Presented February 24, 1916.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

95*a*. Return to an Order of the House of the 14th February, 1916, for a copy of all telegrams, letters, petitions and documents of any kind, referring in any way to the application of Anes or Angus McKinnon, of Iron Mines or Orangedale, Inverness County, for the Fenian Raid Bounty. Presented March 3, 1916.—*Mr. Chisholm (Inverness)*.
Not printed.

96. Return to an Order of the House of the 15th March, 1915, for a copy of the claim of Captain Stephen Paul, owner of the steamer *Rhoda*, for the destruction of his ship, as a wreckage, by the Department of Marine, and of all correspondence with regard to the same. Presented February 24, 1916.—*Sir Wilfrid Laurier*.. .. ..*Not printed.*

97. Return to an Order of the House of the 29th March, 1915, for a copy of all letters and telegrams, or any other written communications which passed between the Minister of Railways and Canals and J. C. Douglas, Esq., M.P.P., of Glace Bay, Nova Scotia, between the 1st of January and the last of December, 1914, and of all letters and telegrams between the Minister of Customs and Public Works, and the Postmaster General, and the said J. C. Douglas during the above period, in respect to the dismissal, appointment or restoration to office of Government officials. Presented February 24, 1916.—*Mr. McKenzie*.. .. ..*Not printed.*

98. Return to an Order of the House of the 3rd February, 1916, for a copy of all reports upon the depths of water in the different locks in the East River of Pictou, improvements, and of all correspondence and recommendations in regard to changes on the plans therefor. Presented February 24, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

98*a*. Supplementary return to an Order of the House of the 3rd February, 1916, for a copy of all reports upon the depths of water in the different locks in the East River of Pictou, improvements, and of all correspondence and recommendations in regard to changes on the plans therefor. Presented March 13, 1916.—*Mr. Macdonald*.. .. .. ..*Not printed.*

99. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, petitions and other papers relative to the granting of a Conciliation Board to the employees of the Acadia Coal Company, in the county of Pictou, in the autumn of 1915. Presented February 24, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

100. Return to an Order of the House of the 1st March, 1915, for a return showing the number of miles of telegraph lines, and the locations, erected in the county of Inverness, each year since 1896, to the present day, with the cost of each line. Presented February 24, 1916.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

101. Return to an Order of the House of the 3rd February, 1916, for a copy of all tenders, letters, telegrams and contracts relative to a mail contract from Noel to Maitland, in the county of Hants, and relative to the warding of the same under contract. Presented February 24, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

102. Return to an Order of the House of the 22nd March, 1915, for a copy of the petition addressed to the Post Office Department for the establishment of the rural mail delivery route in the county of Shefford, known as Warden No. 1, and of all letters, telegrams reports and other communications connected therewith. Presented February 24, 1916.—*Mr. Boivin*.. .. ..*Not printed.*

103. Return to an Order of the House of the 9th February, 1916, for a return showing the different rural mail routes in the Strathcona constituency, their location and date of establishment, and all rural routes under consideration at the present time. Presented February 24, 1916.—*Mr. Douglas*.. .. ..*Not printed.*

103*a*. Return to an Order of the House of the 16th February, 1916, for a return showing the location of all rural mail routes in the present constituency of Strathcona, the date of their inception, and the location of routes at present under consideration. Presented February 24, 1916.—*Mr. Douglas*.. .. ..*Not printed.*

104. Return to an Order of the House of the 25th March, 1915, for a copy of all letters, papers, petitions, reports and other documents relating to the establishment of a rural mail delivery route, for the purpose of giving postal service to the districts of Hodson and Toney Mills, county of Pictou. Presented February 24, 1916.—*Mr. Macdonald.*
Not printed.

CONTENTS OF VOLUME 28—*Continued.*

105. Return to an Order of the House of the 3rd February, 1916, for a copy of all correspondence, letters, telegrams and memorials received by the Honourable Postmaster General or the Right Hon. Sir Robert L. Borden, since January 1, 1912, relating to the contract for carrying the mail across Lemon Ferry, in the county of Richmond, N.S., and also of all replies thereto. Presented February 24, 1916.—*Mr. Kyte*.. .. ..*Not printed.*

106. Return to an Order of the House of the 7th February, 1916, for a return showing how many rural mail delivery routes have been opened during the last fiscal year, in what counties, and at what cost in each county. Presented February 24, 1916.—*Mr. Lemieux.* *Not printed.*

107. Return to an Order of the House of the 7th February, 1916, for a copy of all correspondence between the Department of Marine and Fisheries, or any department of Government, and the Pilot Commissioners of the harbour and district of St. Anns, in the county of Victoria, during the years 1914 and 1915, in respect to the removal or dismissal of Daniel Buchanan from the office of pilot of said harbour or district. Presented February 24, 1916.—*Mr. McKenzie*.. .. ..

CONTENTS OF VOLUME 28—*Continued.*

117. Return to an address to His Royal Highness the Governor General of the 7th February, 1916, for a copy of all evidence, reports, memoranda or Orders in Council, relative to the retirement or dismissal from the customs service at the Port of Halifax, of A. J. Crosby, Thomas Lynch and J. B. Naylor. Presented February 25, 1916.—*Mr. Maclean (Halifax)* .. .. ..

CONTENTS OF VOLUME 28—*Continued.*

131. Return to an Order of the House of the 7th February, 1916, for a copy of all letters, telegrams, evidence of witnesses at the investigation, and reports thereon, in relation to the claim of Alexandre D. Doucet, of Beresford, N.B., for cattle killed on the Intercolonial Railroad on May 25, 1915. Presented March 1, 1916.—*Mr. Turgeon.*
Not printed.

132. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, correspondence and agreements between the Department of Railways and Canals, and any official thereof, including the officials of the Intercolonial Railway, regarding the installation of the McQueen Siding, so-called, at Shediac, in the province of New Brunswick, and the subsequent removal thereof. Presented March 1, 1916.—*Mr. Carvell*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

141. Return to an Order of the House of the 7th February, 1916, for a return of all sums of money expended, respectively, during the present fiscal year by the Department of Public Works, chargeable to capital account, for public buildings and harbours and rivers, by provinces, designating in detail the purposes of such expenditure. Presented March 1, 1916.—*Mr. Maclean (Halifax).. .. ..Not printed.*

142. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents in connection with the purchase of a site for the post office building at Bear River, N.S. Presented March 1, 1916.—*Mr. Law.. .. .. ..Not printed.*

143. Return to an Order of the House of 7th February, 1916, for a copy of all letters, papers, telegrams, pay-sheets, pay-rolls, receipts and documents of all kinds whatsoever in connection with the extension or repairs on the public breakwater at Port Morien, in South Cape Breton, during 1915. Presented March 1, 1916.—*Mr. Carroll.. .. ..Not printed.*

144. Return to an Order of the House of 16th February, 1916, for a copy of all letters, telegrams and correspondence between the Department of Marine and Fisheries, or any official thereof, and any person or persons in reference to the proposed retirement from office of the present keeper of the lighthouse at Cape Jourmain, in the county of Westmorland. Presented March 1, 1916.—*Mr. Copp.. .. ..Not printed.*

145. Return to an Order of the House of 7th February, 1916, for a copy of all correspondence between the Department of Militia and Defence or any of its branches, and the Department of Agriculture, in reference to the using of the immigration or quarantine buildings at McNab's Island and Lawlor's Island, Halifax, N.S., for military purposes, and particularly for their use by the 63rd Regiment, Overseas Contingent. Presented March 1, 1916.—*Mr. Maclean (Halifax).. .. ..Not printed.*

146. Return to an Order of the House of 7th February, 1916, for a return showing the names of all medical officers appointed and employed for immigration or quarantine purposes at Halfax, St. John, Quebec, Montreal, Toronto, Winnipeg, Regina, Calgary, Edmonton, Vancouver and Victoria, together with the date of appointment of each, their salary, and in each case designating whether they or any of them are still in the service of the Government, and when not, the date when the service ceased. Presented March 1, 1916. —*Mr. Maclean (Halifax).. .. ..Not printed.*

147. Return to an Order of the House of the 3rd February, 1916, for a return showing:—1. The names of the different tenderers for the carrying of the mails from the rural boxes established in the counties of l'Assomption and Montcalm down to the present day. 2. The figure of each of such contracts, and the name of the tenderer to whom each of such contracts has been awarded, and for what sum. 3. If any contracts were given without tender. If so, to whom, and for what amount. Presented March 2, 1916.— *Mr. Seguin.. .. ..

CONTENTS OF VOLUME 28—*Continued.*

154. Return to an Order of the House of the 1st March, 1915, for a return showing the names and addresses of all persons who received bounty. Raid Bounty was paid in the county of Halifax, N.S., to date. Presented March 3, 1916.—*Mr. Maclean (Halifax).*
Not printed.

155. Return to an Order of the House of the 31st March, 1915, for a copy of all applications received for Fenian Raid Bounty from residents of the county of Hants, N.S.; also the names of persons who have been paid the bounty and those who have been refused it in said county; with the reasons for refusal, and showing the number of applications that have not yet been dealt with. Presented March 3, 1916.—*Mr. Chisholm (Inverness)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

168. Return to an Order of the House of the 16th February, 1916, for a copy of all letters, petitions, correspondence and telegrams, exchanged between the Government, its resident engiiner of the district, and all other persons concerning the construction of a bridge between Ile Perrot and Ste. Ann de Bellevue, and Ile Perrot and Vaudreuil. Presented March 7, 1916.—*Mr. Boyer*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

183. Return to an Address to His Royal Highness the Governor General of the 7th February, 1916, for a copy of the Order in Council or departmental order dismissing Mr. Bayfield from the position of Superintendent of Dredging in British Columbia; and also a copy of the Order in Council or departmental order appointing J. L. Nelson in his place. Presented March 13, 1916.—*Mr. Pugsley*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

194. Return to an Order of the House of the 6th March, 1916, for a copy of all telegrams, letters, petitions and documents of all kinds referring in any way to the application of Mrs. Flora McIntyre, of River Dennis, Inverness County, N.S., for the Fenian Raid Veteran Bounty of her late husband, Angus McIntyre, late of River Dennis. Presented March 20, 1916.—*Mr. Chisholm (Inverness)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

199. Return to an Order of the House of the 6th March, 1916, for a return showing the amounts contributed from the constituency of Medicine Hat for machine guns, and by whom contributed or forwarded. Presented March 21, 1916.—*Mr. Buchanan*.. ..*Not printed.*

200. Return to an Order of the House of the 13th March, 1916, for a copy of all letters, petitions, recommendations and other documents in the possession of the Post Office Department relating to the appointment of the postmaster at West Roachdale, Guysborough County, Nova Scotia, to take the place of J. H. McGuire, deceased. Presented March 21, 1916.—*Mr. Sinclair*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

211a. Return to an Order of the House of the 3rd April, 1916, for a copy of all correspondence, letters, telegrams and documents relating to the dismissal or resignation of Dr. W. T. Patton, from the service of the Veterinary Inspection Branch of the Department of Agriculture at Coutts, Alberta, and his re-appointment and later dismissal or resignation. Presented May 10, 1916.—*Mr. Buchanan*.. .. ..*Not printed.*

212. Return to an Order of the House of the 28th February, 1916, for a copy of all accounts, telegrams, letters, bills of costs and other documents relating to the case of J. P. Dionne against the King, before the Exchequer Court, in which case Mr. Leo Bérubé was attorney and Mr. E. H. Cimon was counsel, both being lawyers of Fraserville. Presented March 27, 1916.—*Mr. Gauvreau*.. .. ..*Not printed*

212a. Return to an Order of the House of the 5th April, 1916, for a copy of all telegrams and letters from Leo Berube, lawyer, M.P.P., to the Minister of Justice, relating to the production of the official and public documents asked for by C. A. Gauvreau, M.P., in the case of J. P. Dionne vs. The King, and of any answers of the Minister of Justice to such telegrams and letters. Presented April 10, 1916.—*Mr. Gauvreau*.. .. ..*Not printed*

213. Return to an Address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all correspondence with the Imperial authorities in connection with the purchase of horses, and the prohibiting of the export of horses. Presented March 27, 1916.—*Sir Wilfrid Laurier*.. .. .. .; .. ..*Not printed.*

214. Return to an Order of the House of the 1st March, 1916, for a copy of all correspondence, telegrams, reports and documents of all kinds relating to the visits of a fair wage officer to New Glasgow, N.S., in connection with the schedule of wages of men employed in works making shells at that place. Presented March 28, 1916.—*Mr. Macdonald.*
Not printed.

215. Copy of Order in Council P.C. No. 634, dated 24th March, 1916, *re* the prohibition of the exportation of certain goods including nickel, nickel ore and nickel matte, to certain foreign ports. Presented by Sir Robert Borden, March 28, 1916.
Printed for sessional papers only.

216. Return to an Order of the House of the 6th March, 1916, for a copy of all correspondence, accounts, vouchers, memoranda, etc., relating to the construction of a launch way and boat house at Bear Cove Beach, Halifax County, N.S., and completed in 1914. Presented March 29, 1916.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

217. Return to an Order of the House of the 6th March, 1916, for a detailed statement of the expenditure last year at McNair's Cove, Nova Scotia, giving the names of the workmen, the number thus employed, the amount paid to each; also the amount paid for supplies and material, and the names of the persons to whom the same was paid. Presented March 29, 1916.—*Mr. Chisholm (Antigonish)*.. .. ..*Not printed.*

218. Return to an Order of the House of the 6th March, 1916, for a copy of all correspondence, accounts, vouchers, receipts, etc., in connection with the construction of a wharf at Shad Bay, Halifax County, N.S., in 1914 and 1915. Presented March 29, 1916.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

219. Return to an Order of the House of the 16th March, 1916, for a return showing:—1. Whether the Government has received any complaints as to the manner of supplying clothing to the Royal Military College, or as to its fit, workmanship or materials employed, or as to any delay in furnishing the cadets with clothing. 2. If so, from whom such complaints have been received. 3. On what grounds. 4. What form the complaint was in. 5. The nature of the complaint. 6. If the Government is aware as to whether or not there has been dissatisfaction as to the fit, workmanship and materials employed, or as to any delay in furnishing the cadets with clothing. 7. If it is true, as alleged, that the late Commandant of the Royal Military College, Colonel Crowe, before he left, recommended a change of system for the supply of clothing, and outlined the features of such a system. 8. If so, the details of the plan suggested. 9. To what extent the plan suggested by Colonel Crowe was adopted. If not adopted, why not. 10. Whether the present Commandant of the Royal Military College made any suggestions as to a change in the system of supplying clothing to the cadets. 11. If so, the changes which he suggested. Presented March 30, 1916.—*Mr. Carvell.*
Not printed.

220. Escape of alien enemies from detention camps at Amherst, N.S.—(*Senate*)..*Not printed.*

221. Return to an Order of the House of the 21st February, 1916, for a copy of all letters, petitions, papers, telegrams, tenders and other documents relating to the establishment of a rural mail route from Alma, through Sylvester and Loch Broom, and as to the closing of the post offices at Sylvester and Loch Broom. Presented March 31, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

222. Return to an Order of the House of the 3rd February, 1916, for a copy of all petitions, letters, papers, telegrams, tenders and other documents relating to the establishment of rural mail route from Scotsburn to North Scotsburn, Rogers Hill and Hardwood Hill, and as to the closing of any post offices on said route. Presented March 31, 1916.—*Mr. Macdonald*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

232. Return to an Order of the House of the 15th March, 1916, for a copy of all letters, telegrams and petitions in the possession or under the control of the Post Office Department having reference to the dismissal of Postmaster McRitchie at North River Centre, Victoria County, Nova Scotia, and to the appointment of Neil McLeod in his place. Presented April 5, 1914.—*Mr. McKenzie*.. .. ..*Not printed.*

233. Return to an Order of the House of the 27th March, 1916, for a copy of all petitions, correspondence, telegrams, recommendations and other papers or documents in the possession of the Postmaster General or his department, relating to the dismissal of James Hall, Postmaster at Milford Haven Bridge, Guysborough County, Nova Scotia, and the appointment of Guy O'Connor, as his successor. Presented April 5, 1916.—*Mr. Sinclair.* *Not printed.*

234. Return to an Order of the House of the 7th February, 1916, for a report showing the apportioning of electoral polling divisions in Manitoba, made by judges under authority of the Dominion Elections Act, 7-8 Edward VII, Chapter 26. Presented April 5, 1916.—*Sir Wilfrid Laurier*.. .. ..*Not printed.*

235. Return to an Order of the House of the 23rd February, 1916, for a copy of all profiles, reports, correspondence and all documents concerning the construction of a viaduct at Amqui, on the Intercolonial Railway, at the place called Traverse Dubé, Dubé Crossing; also of the plans of properties belonging to the Intercolonial Railway at Amqui, and of the land leased to the Municipality of Amqui, with a copy of the lease affecting such land. Presented April 5, 1916.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

236. Return to an Order of the House of the 20th March, 1916, for a return showing the number of horses bought for remounts in Alberta, the persons from whom they were purchased, and the amount paid for each horse. Presented April 6, 1916.—*Mr. Buchanan.* *Not printed.*

237. Return to an Order of the House of the 15th March, 1916, for a return showing:—1. Who has been furnishing food, clothing and other necessary supplies to the soldiers at North Sydney and Sydney Mines, since the 4th August, 1914, to the 1st February, 1916. 2. The names and amounts paid to each, and amounts due to each on 1st February, 1916, over and above what has already been paid. 3. Whether the said supplies of all kinds were obtained or called for by public tender. If so, how the tenders were called, and who the tenderers were. 4. If the contracts for such supplies were always given to the lowest tenderer. 5. The names of those who tendered, and the figures of the tenders in each case. 6. The different methods by which tenders were invited, and for what classes of merchandise or supplies. Presented April 6, 1916.—*Mr. McKenzie*.. ..*Not printed.*

238. Order in Council No. P.C. 680, dated 23rd March, 1916, respecting the application of the Industrial Disputes Investigation Act, 1907, in the case of disputes between employers and employees affecting the delivery of war supplies. Presented by Hon. Mr. Roche, April 6, 1916.. .. ..*Not printed.*

239. Return to an Order of the House of the 13th March, 1916, for a copy of all the evidence taken by the Commission appointed to inquire into claims for damages made against the Militia Department in the town of Sydney Mines, Nova Scotia, and of the report made upon each claim or case, said claims being for damages to lands and other property. Presented April 7, 1916.—*Mr. McKenzie*.. .. ..*Not printed.*

240 Return to an Order of the House of the 1st March, 1916, for a copy of all letters, correspondence and telegrams between the Speaker, the Clerk of the House of Commons, the Civil Service Commission and the Minister of Finance in regard to the proposed appointment of Mr. H. Crossley Sherwood, as Assistant Clerk of Routine and Records, from 1st October, 1914, down to the present date. Presented April 7, 1916.—*Mr. Turriff.* *Not printed.*

240*a*. Supplementary Return to an Order of the House of the 1st March, 1916, for a copy of all letters, correspondence and telegrams between the Speaker, the Clerk of the House of Commons, the Civil Service Commission and the Minister of Finance in regard to the proposed appointment of Mr. H. Crossley Sherwood, as Assistant Clerk of Routine and Records, from 1st October, 1914, down to the present date. Presented April 10, 1916.—*Mr. Turriff*.. .. ..*Not printed.*

241. Return to an Order of the House of the 20th March, 1916, for a copy of all recommendations, letters, telegrams and correspondence relating to the recent appointment of a lightkeeper at Arisaig, N.S. Presented April 7, 1916.—*Mr. Chisholm (Antigonish).* *Not printed.*

242. Return to an Order of the Senate dated 31st March, 1916:—For a copy of all papers, letters and all correspondence regarding the passport granted to W. F. Bauman, an alien enemy. The said Bauman is a Bavarian.—(*Senate*).. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

243. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, or other communications sent to the Government or any member or department thereof before 15th August, 1914, pointing out the necessity of granting relief to the settlers in the drouth-stricken area of Alberta. Presented April 10, 1916.—*Mr. Buchanan*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

254. Return to an Order of the House of the 21st February, 1916, for a copy of all letters, papers, telegrams and other documents relating to the survey in the harbour of Pictou, for a proposed new bridge, by the Railway Department; and also a statement showing the amounts paid in connection with said survey, the names of the persons to whom paid, and the purposes for which they were paid. Presented April 11, 1916.—*Mr. Macdonald*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

265. Return to an Order of the House of the 12th April, 1916, for a return showing:—1. How many clerks there are in the Finance Department who belong to and are paid from the outside service vote and who work in the inside service. 2. The names of said clerks. 3. Salary paid to each. 4. How long each has been in the service of the Department. 5. If all or any of these clerks have passed any examination. If so, what examination and on what date or dates. Presented April 26, 1916.—*Mr. Turriff*.. .. ..*Not printed.*

266. Return to an Order of the House of the 23rd February, 1916, for a return showing:—1. The number of permanent employees in the Department of Inland Revenue in 1915-16. 2. How many there will be in 1916-17. 3. How much money was paid in salaries for temporary employees in each of the following years: 1912-13, 1913-14, 1914-15 and 1915-16. 4. The names of the temporary employees and the dates of their appointment, respectively. Presented April 26, 1916.—*Mr. Lanctot*.. .. ..*Not printed.*

267. Return to an Order of the Senate dated the 14th instant, showing the number of men recruited up to the first day of April, 1916.—(*Senate*).. .. ..*Not printed.*

268. Return to an Order of the Senate, dated the 23rd day of March, 1916, of all papers and documents dealing with the escapes and the liberation of alien enemy prisoners from the detention camp situated at Banff, in the province of Alberta. Ordered, That the same do lie on the table.—(*Senate*).. .. ..*Not printed.*

269. Return to an Order of the House of the 19th April, 1916, for a return showing:—1. Whether there is a Director of Recruiting and Organizations in England for the Canadian Service. 2. If so, his name and duties. 3. The number employed upon his staff. 4. The total expenses of his staff. Presented April 28, 1916... .. ..*Not printed.*

270. Return to an Order of the Senate, dated 11th instant:—For a copy of an application made by Rev. Isaac Hunter Macdonald, of Kintore, Ontario, to the Militia Department for a position of chaplain or major; also, of all copies of letters, papers or telegrams either recommending or opposing said application.—(*Senate*).. .. ..*Not printed.*

271. Return to an Address to His Royal Highness the Governor General of the 29th March, 1916, for a copy of all petitions received by the Governor General in Council requesting the disavowal of the Act of the Legislature of the Province of Ontario, Chapter 45, 5 George V, 1915, concerning the School Commission of the Roman Catholic Schools of the City of Ottawa, and of all documents, memoranda, reports, letters and correspondence concerning the said petitions for disavowal, or concerning the said Act of the Legislature of the Province of Ontario, 5 George V, Chapter 45. Presented May 1, 1916.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

271a. Order in Council and Report of Minister of Justice transmitting to Lieutenant Governor of Ontario copy of petition from Samuel Genest and others, praying for the disallowance of an Act of the Legislature of Ontario, Chapter 45 of 5 George V (1915). Order in Council and Report of Minister of Justice on the Statutes of the Legislature of Ontario, passed in the 5th year of His Majesty's reign (1915). Report of Prime Minister of Ontario on petition relating to the disallowance of an Act of the Legislature of Ontario, Chapter 45 of 5 George V (1915). Presented May 3, 1916.—*Mr. Lapointe (Kamouraska)*.. .. ..*Printed for sessional papers only.*

272. Return to an Order of the House of the 20th March, 1916, for a copy of all telegrams, letters, correspondence and contracts between the Quebec Harbour Commission and Benjamin Demers, of the parish of St. Nicolas, county of Lévis, concerning the purchase of the St. Nicolas quarry. Presented May 1, 1916.—*Mr. Bourassa*.. .. ..*Not printed.*

273. Return to an Order of the House of the 13th March, 1916, for a return showing a list of vessels belonging to the Canadian Government which are on service under the provision of the Canadian Naval Act, and of all vessels not now in service and their present condition and suitability for service, and also for a copy of all letters, petitions or communications had by or with the Government in regard to the establishment of a Canadian Naval Brigade. Presented May 1, 1916.—*Mr. Macdonald*.. .. .. ..*Not printed.*

274. Return to an Order of the House of the 29th March, 1916, for a copy of all correspondence, petitions and papers, including the report of Charles Bruce, engineer, in the possession of the Department of Marine and Fisheries relating to the construction of a bait freezer at White Head, Nova Scotia. Presented May 1, 1916.—*Mr. Sinclair*

Not printed.

275. Duplicate Return to an Order of the House of the 17th March, 1915, for a copy of all correspondence and reports relating to the purchase of 25,000 shovels of special pattern, mentioned in Order in Council P.C. 2302, dated 4th September, 1914, on page 38 of memoranda respecting work of the Department of Militia and Defence, and also relating to any further purchases of such shovels. Presented May 1, 1916.—*Mr. Hughes (P.E.I.)*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

276. Return to an Order of the House of the 5th April, 1916, for a copy of all letters, telegrams, offers, tenders, reports, contracts and documents relating to the sale or other disposal of small arms ammunition since 4th August, 1914. Presented May 1, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

276*a*. Supplementary Return to an Order of the House of the 5th April, 1916, for a copy of all letters, telegrams, offers, tenders, reports, contracts and documents relating to the sale or other disposal of small arms ammunition since 4th August, 1914. Presented May 2, 1916.—*Mr. Macdonald*.. .. ..*Not printed.*

277. Return to an Order of the House of the 23rd February, 1916, for a copy of all documents, correspondence, reports, etc., concerning the dismissal of J. B. Levesque, of Rivière Ouelle, as steward on the steamer *Champlain*. Presented May 2, 1916.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

278. Return to an Order of the House of the 13th March, 1916, for a copy of all correspondence, memoranda, reports, telegrams, recommendations, orders, etc., between the Department of Railways and Canals and the officers of the St. Maurice Fire Protective Association with reference to fire protection on the Transcontinental Railway line between Hervey Junction and the western boundary of the Province of Quebec. Presented May 2, 1916.—*Mr. Bureau*.. .. ..*Not printed.*

279. Return to an Order of the House of the 20th March, 1916, for a copy of all letters, telegrams, correspondence and contracts between the Department of Railways and Canals or any official thereof, including the officials of the Intercolonial Railway, and any member of the Government of New Brunswick, the St. John and Quebec Railway Company or any official thereof, regarding the operation of the Valley Railway, so-called, in the Province of New Brunswick, from the first day of October, 1914, down to the present date. Presented May 2, 1916.—*Mr. Carvell*.. .. ..*Not printed.*

280. Return to an Order of the House of the 10th April, 1916, for a copy of a certain lease made by the Government of Canada to one J. A. Culverwell, of a certain water-power on the Trent waterway, known as the Burleigh Falls power; and of all assignments of said lease and of the consents of the Government of Canada thereto; and also a copy of all correspondence, telegrams, tenders, reports, contracts and other papers, relating to the said original lease. Presented May 2, 1916.—*Mr. Burnham*.. .. ..*Not printed.*

281. Return to an Order of the Senate, dated the 12th April, 1916, showing copies of all petitions, correspondence, etc., relating to the purchase, by the Government, of the Quebec and Saguenay Railway.—*(Senate)*.. .. ..*Not printed.*

282. 1. Copy of letter from the Chairman of the Grand Trunk Railway Company of Canada to the Prime Minister *re* proposals made in respect to the Grand Trunk Pacific Railway Company.

2. Schedule of outstanding bonds, debentures, loans and notes, 1st January, 1916, and interest payments of the Grand Trunk Pacific Railway Company and Grand Trunk Pacific Branch Lines Company.

3. Memorandum *re* Grand Trunk Pacific Act, 1914, and proceeds of securities issued thereunder.

4. Statement showing bonds, etc., authorized, issued and outstanding and net proceeds therefrom, also interest payable for the years 1916 and 1917 (as from 29th February, 1916), Grand Trunk Pacific Railway and Grand Trunk Pacific Branch Lines.

5. Advances by Grand Trunk Railway Company at 29th February, 1916.

6. Financial statements of the Canadian Northern Railway System, 15th April, 1916.

7. Memorandum *re* Canadian Northern Railway Company Guarantee Act, 1914, and proceeds of securities issued thereunder.

8. Letter from G. A. Bell, financial comptroller of the Department of Railways and Canals to the Prime Minister, in respect to issue of his certificate for the purpose of releasing the proceeds of the forty-five million dollar, 4 per cent debenture stock, guaranteed by the Dominion Government. Presented by Sir Robert Borden, May 3, 1916. *Printed for distribution and sessional papers.*

282*a*. Copies of mortgage deed of trust securing an issue of $16,000,000 of Grand Trunk Pacific Railway bonds, guaranteed by the Dominion Government. Presented by Sir T. White, May 5, 1916.. .. ..*Printed for distribution and sessional papers.*

282*b*. Copies of mortgage deed of trust securing an issue of $45,000,000 of Canadian Northern Railway securities, guaranteed by the Dominion Government, issued under the legislation of 1914. Presented by Sir Thos. White, May 5, 1916.

283. Return to an Order of the House of the 23rd February, 1916, for a return showing:—1. The amount which has been paid out for new buildings and repairs at the Royal Military College and at Fort Henry, in each of the years 1912, 1913, 1914 and 1915. 2. To whom the money was paid, and the amount in each case. 3. What portion of the work was tendered for, and the amount of each tender submitted. Presented May 3, 1916.—*Mr. Edwards*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

284. Return to an Order of the House of the 27th March, 1916, for a return showing the names and addresses of all persons in the Public Service of any and every Department of the Government of Canada, in the counties of Cape Breton, Victoria, Inverness, Richmond, Guysborough, Antigonish and Pictou, Province of Nova Scotia. Presented May 4, 1916.—*Mr. Carroll*.. .. .. .

CONTENTS OF VOLUME 28—*Concluded.*

295a. Correspondence in respect to the offer of sale to the Government of Canada of the Quebec, Montmorency and Charlevoix Railway, the Quebec and Saguenay Railway and the Lotbinière and Megantic Railway. Presented by Hon. Mr. Reid, May 16, 1916.
Not printed.

296. Return to an Address to His Royal Highness the Governor General of the 1st March, 1916, for a copy of all correspondence, letters, telegrams, Orders in Council, etc., relating to the transfer by the Government of Ontario to the Government of Canada, of the rights held by the former in the lakes, dams, etc., contiguous to or forming a part of the Trent Valley Waterways System. Presented May 17, 1916.—*Mr. Graham.*
Not printed.

297. Return to an Order of the House of the 1st May, 1916, for a copy of all papers, telegrams, letters and other documents in connection with the decision to locate an interior storage elevator at Calgary, Alberta. Presented May 17, 1916.. .. ..*Not printed.*

298. Return to an Order of the House of the 12th April, 1916, for a return showing the plan and description of the proposed permanent harbour quay line in the harbour at Pictou, and for a copy of all papers, letters, telegrams and other documents relating to the establishment of the same. Presented May 17, 1916.—*Mr. Macdonald .. ..Not printed.*

299. Return to an Order of the House of the 21st February, 1916, for a copy of all tenders, offers, letters, telegrams and other documents relating to the arrangements for the handling of freight and coal at Pictou, in connection with the boats engaged in the winter service between Pictou and Prince Edward Island during the year 1914-1915, and during the present season. Presented May 18, 1916.—*Mr. Macdonald .. .. ..Not printed.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1915

VOLUME I

INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
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1916

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DEPARTMENT OF INSURANCE,
OTTAWA, May 4, 1916.

To the Honourable Sir THOMAS WHITE,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance, in Canada during the year 1915, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

FIRE INSURANCE, 1915.

During the year 1915 the business of fire insurance was transacted in Canada by 88 companies, as compared with 82 companies in the preceding year. Of the 88 companies, 25 were Canadian, 27 British, 32 United States, and 4 French. One of the British companies, the Marine Insurance Company, transacted fire insurance only in connection with its automobile business.

The list differs from that of 1914 by: the disappearance of one Canadian company, the Equity Fire Insurance Company of Canada; and the addition of two Canadian companies, the Dominion of Canada Guarantee and Accident Insurance Company, whose powers were extended during the year to include fire insurance, and the Lumbermen's Fire Indemnity Contract; three British companies, the British Dominions General Insurance Company, the London Guarantee and Accident Company, and the Ocean Accident and Guarantee Corporation, the two latter companies having extended their business during the year to include fire insurance; one United States company, Millers National Insurance Company; and one French company, Compagnie Française du Phenix.

During the year 1915, two United States companies ceased to transact new business in Canada, the Germania Fire Insurance Company and the Lumber Insurance Company. Both of these companies have reinsured their unexpired Canadian policies with the Western Assurance Company.

Since the beginning of the year 1916, the licenses of two Canadian companies, the Anglo-American Fire Insurance Company and the Montreal-Canada Fire Insurance Company have been withdrawn. The companies have since gone into liquidation and their unexpired Canadian policies have been reinsured with the Western Assurance Company.

Since the beginning of the year 1916, licenses for the transaction of hail insurance, in addition to other classes previously transacted, have been issued to one Canadian company, the Acadia Fire Insurance Company, and five United States companies, the Connecticut Fire Insurance Company, Westchester Fire Insurance Company, St. Paul Fire and Marine Insurance Company, Glens Falls Insurance Company, and German American Insurance Company, while the Dominion Fire Insurance Company has had its power to transact this class of business extended to include the Province of Alberta. The British Dominions General Insurance Company has obtained a license for sprinkler leakage insurance in addition to its business of fire insurance. The Hartford Fire Insurance

Company has obtained a license for explosion insurance in addition to its other classes of business. Additional licenses have also been issued to the Canada Accident Assurance Company for fire insurance, to the Law Union and Rock Insurance Company for burglary and plate glass insurance, to the General Accident Assurance Company of Canada for steam boiler insurance and to the Railway Passengers Assurance Company for automobile and burglary insurance.

Fire Premiums and Losses in Canada in 1915.

Cash received for premiums during the year in Canada amounted to $26,474,833, being less than that received in 1914 by $1,024,325, and the amount paid for losses was $14,161,949, which is less than that paid in 1914 by $1,185,335. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1915.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	The same for 1914.
	$	$		
Canadian	4,559,076	2,625,869	57·60	59·25
British	13,609,360	6,889,360	50·62	56·86
United States and other	8,306,397	4,646,720	55·94	52·20
Totals	26,474,833	14,161,949	53·49	55·81

The corresponding results for the forty-seven years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
1885	4,852,460	2,679,287	55·22
1886	4,932,335	3,301,388	66·93
1887	5,244,502	3,403,514	64·90
1888	5,437,263	3,073,822	56·53
1889	5,588,016	2,876,211	51·47
1890	5,836,071	3,266,567	55·97
1891	6,168,716	3,905,697	63·31
1892	6,512,327	4,377,270	67·22
1893	6,793,595	5,052,690	74·37
1894	6,711,369	4,589,363	68·38
1895	6,943,382	4,993,750	71·92
1896	7,075,850	4,173,501	58·98
1897	7,157,661	4,701,833	65·69
1898	7,350,131	4,784,487	65·09
1899	7,910,492	5,182,038	65·51
1900	8,331,948	7,774,293	93·31
1901	9,650,348	6,774,956	70·20
1902	10,577,084	4,152,289	39·26
1903	11,384,762	5,870,716	51·57
1904	13,169,882	14,099,534	107·06
1905	14,285,671	6,000,519	42·00
1906	14,687,963	6,584,291	44·83
1907	16,114,475	8,445,041	52·41
1908	17,027,275	10,279,455	60·37
1909	17,049,464	8,646,826	50·72
1910	18,725,531	10,292,393	54·96
1911	20,575,255	10,936,948	53·16
1912	23,194,518	12,119,581	52·25
1913	25,745,947	14,003,759	54·39
1914	27,499,158	15,347,284	55·81
1915	26,474,833	14,161,949	53·49
Totals	422,955,708	257,127,882	60·79

Taking the totals for the same forty-seven years, according to the nationalities of the companies, the following are the results:—

FIRE INSURANCE IN CANADA FOR THE FORTY-SEVEN YEARS—1869-1915.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	
Canadian	91,230,608	57,200,156	62·70
British	253,013,304	155,444,540	61·44
United States and other	78,711,796	44,483,186	56·51
Totals	422,955,708	257,127,882	60·79

The loss rate for 1915 (53·49) is 7·30 below the average for the forty-seven years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 51·58 per cent, which is 6·24 per cent less than the 57·82 of the previous year, and is 5·29 per cent less than the average for the last fifteen years (56·87). The following are the rates of incurred losses from 1901:—

Companies.	1915.	1914	1913.	1912.	1911.	1910.	1909.	1908	1907.	1906	1905.	1904.	1903.	1902.	1901.
Canadian	53·18	61·50	61·31	52·59	53·08	60·41	55·87	72·11	53·28	52·68	48·71	97·50	53·17	42·51	58·22
British	49·54	58·15	54·78	50·95	53·80	57·01	49·74	58·07	55·22	46·65	43·07	110·34	50·97	40·40	74·15
U.S. and other	54·02	55·19	56·96	50·21	48·95	59·72	46·72	55·74	51·36	40·45	38·01	110·55	47·93	38·61	66·83
Totals	51·58	57·82	56·71	51·12	52·54	58·40	50·46	60·77	54·02	46·73	43·30	107·76	50·94	40·55	70·29

Fire Insurance in Canada in 1915.

The gross amount of policies, new and renewed, taken during the year by fire companies was $3,111,552,903, which is greater by $7,451,335 than the amount taken in 1914. The premiums charged thereon amounted in 1915 to $36,048,345, being $137,582 less than the amount charged the previous year. The rate of premiums (1·159) is lower than that of 1914 (1·166). The loss rate (53·49) is 2·32 per cent lower than the loss rate of the previous year (55·81) and 7·30 per cent lower than the average loss rate (60·79) for the past forty-seven years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1914.	The same for 1913.	The same for 1912.	The same for 1911.	The same for 1910.
	$	$ cts.						
Canadian	673,244,131	8,427,965 28	1·25	1·24	1·33	1·36	1·41	1·38
British	1,438,037,721	16,807,401 14	1·17	1·19	1·21	1·26	1·33	1·33
U.S. and other	1,000,271,051	10,812,978 97	1·08	1·09	1·11	1·28	1·33	1·41
Totals	3,111,552,903	36,048,345 39	1·16	1·17	1·21	1·29	1·35	1·36

The increase in the amounts taken in 1915 as compared with 1914 by Canadian companies is $9,704,754. For British companies there is an increase of $39,837,227, and for United States and other companies there is a decrease of $42,090,646.

In 1914 the decrease in amounts written by Canadian companies was $49,112,609, and the increases for British and United States and other companies reporting to the Department were $79,275,400, and $148,738,224 respectively.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

Increase.		*Decrease.*	
Beaver	$ 699,180	Acadia	$ 1,920,718
British America	4,059,716	Anglo-American	2,878,444
Canada National	1,071,523	British Colonial	19,483,207
Dominion of Canada	999,406	British Northwestern	1,072,991
Hudson Bay	289,592	Canadian	1,061,522
London Mutual	1,433,244	Dominion	5,303,222
Lumbermen's F. I. Contract	1,647,361	Factories	13,508,327
Mercantile	583,075	Imperial Underwriters	1,454,654
Mount Royal	5,405,690	Liverpool-Manitoba	3,542,590
North West	1,077,090	Montreal-Canada	4,531,723
Occidental	4,040,684	North Empire	66,129
Western	44,382,895	Pacific Coast	442,066
		Quebec	719,109
Totals	$65,689,456		$55,984,702

Net increase, $9,704,754.

BRITISH COMPANIES.

Increase.		*Decrease.*	
British Dominions	$11,880,708	Alliance	$ 1,002,511
Commercial Union	16,802,270	Atlas	1,179,436
Employers' Liability	4,509,201	Caledonian	1,699,920
General Accident Fire & Life	2,570,073	Law Union & Rock	1,407,192
Guardian	1,003,569	Liverpool & London & Globe	5,177,335
London Guarantee & Accident	386,254	London & Lancashire	3,450,858
London Assurance	952,950	Norwich Union	1,170,483
North British	1,109,112	Phoenix Assurance	400,009
Northern	1,049,894	Provincial	1,874,164
Ocean Accident & Guarantee	3,918,715	Royal Exchange	3,505,131
Palatine	3,632,880		
Royal Insurance	3,919,451		
Scottish Union	2,745,140		
Sun Insurance	2,532,700		
Union Assurance	3,308,216		
Yorkshire	383,133		
Totals	$60,704,266		$20,867,039

Net increase, $39,837,227.

UNITED STATES AND OTHER COMPANIES.

	Increase.		*Decrease.*
California	$ 155,073	Ætna	$ 2,060,954
Equitable	623,070	American Central	5,725,151
Fidelity-Phenix	602,207	American Insurance	278,022
Glens Falls	208,103	American Lloyds	57,209
Globe & Rutgers	31,373,294	Connecticut	811,884
Home	1,522,815	Continental	2,180,742
Insurance Company of North America	261,979	Fireman's Fund	2,281,373
Insurance Company of Pennsylvania	2,520,262	Firemen's Insurance	146,410
Millers National	2,436,455	General of Paris	2,030,276
La Nationale	3,864,089	German American	30,527,566
Phenix of Paris	3,644,889	Germania	1,016,675
Providence Washington	1,138,142	Hartford	554,920
Queen	632,297	Lumber	7,511,560
Springfield	3,904,644	National-Ben Franklin	17,599,767
St. Paul	2,188,852	National of Hartford	18,696,612
Union of Paris	803,618	National Union	1,243,065
		Niagara	686,704
		Northwestern National	355,643
		Phœnix of Hartford	3,714,262
		Westchester	491,640
Totals	$55,879,789		$97,970,435

Net decrease, $42,090,646.

Premiums and Losses Compared with Risks.

The average rate of premiums charged on each $1,000 of risks taken in 1915 is $11·585, as against $11·657, which was the corresponding rate in 1914. The individual rates for the different companies will be found in the table on page xiii, and will be seen to vary considerably, as might naturally be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $3.91 per $1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14, are $5.68, $5.56, $5.37, $4.54, $4.58, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8.38, $6.68, $4.06, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61, $5.07, $4.73, $5.00, and $4.67 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis, where for convenience of comparison, the corresponding rates for 1914 are also shown:—

CANADIAN COMPANIES.

—	Losses incurred per $1,000 current risk.	The same. 1914	—	Losses incurred per $1,000 current risk.	The same 1914
	$ cts.	$ cts.		$ cts.	$ cts.
Acadia	4 93	5 64	Imperial Underwriters	6 02	6 66
Anglo-American	3 66	3 98	Liverpool-Manitoba	3 30	5 62
Beaver	1 28	0 11	London Mutual	3 10	4 32
British America	3 12	3 75	Lumbermen's F.I. Contract		
British Colonial	3 76	2 60	Mercantile	3 77	6 57
British Northwestern	4 89	7 01	Montreal-Canada	4 78	4 45
Canada National	4 46	4 27	Mount Royal	3 39	4 13
Canadian	2 88	3 76	North Empire	7 08	10 03
Dominion	4 14	5 11	North West	6 09	5 53
Dominion of Canada	0 43		Occidental	6 05	8 76
Factories	5 27	6 80	Pacific Coast	2 50	3 19
Hudson Bay	6 30	4 97	Quebec	2 53	3 79
			Western	1 97	3 63

Average for Canadian companies, $3.56.

BRITISH COMPANIES.

—	Losses incurred per $1,000 current risk.	The same 1914.	—	Losses incurred per $1,000 current risk.	The same 1914.
	$ cts.	$ cts.		$ cts.	$ cts.
Alliance	2 46	3 68	North British and Mercantile	3 69	5 14
Atlas	4 50	5 21	Northern	4 59	6 15
British Dominions	10 31		Norwich Union	3 99	5 07
Caledonian	3 49	4 37	Ocean Accident and Guarantee	4 86	
Commercial Union	3 81	3 77	Palatine	4 37	7 02
Employers' Liability	4 19	6 06	Phœnix	3 17	4 89
General Accident	3 72	4 09	Provincial	1 33	8 60
Guardian	4 15	5 57	Royal Exchange	3 35	3 37
Law Union & Rock	4 46	5 28	Royal	3 46	3 96
Liverpool, London and Globe	3 68	5 51	Scottish Union	2 76	3 13
London Guarantee			Sun	4 54	4 74
London and Lancashire	3 64	4 67	Union	4 22	4 67
London Assurance	2 97	3 53	Yorkshire	4 43	5 61

Average for British Companies, $3.78.

UNITED STATES AND OTHER COMPANIES.

——	Losses incurred per $1,000 current risk.	The same 1914.	——	Losses incurred per $1,000 current risk.	The same 1914.
	$ cts.	$ cts.		$ cts.	$ cts.
Ætna	4 42	5 11	Ins. Co. of North America	4 30	4 18
American Central	3 07	8 84	Ins. Co. of State of Pennsylvania	4 12	9 66
American	4 09	8 28	Lumber		14 39
American Lloyds	0 34	0 15	Millers National	4 22	
California	4 81	9 27	National-Ben Franklin	3 11	3 37
Connecticut	3 43	3 36	National of Hartford	6 59	5 41
Continental	3 67	5 51	National Union	5 50	5 77
Equitable	4 22	10 23	Nationale of Paris	6 58	5 86
Fidelity-Phenix	4 20	4 54	Niagara	5 11	5 62
Fireman's Fund	4 43	8 13	Northwestern National	4 29	5 62
Firemen's	2 95	3 12	Phenix of Paris	3 53	
General of Paris	7 16	7 33	Phœnix of Hartford	3 14	4 33
German American	3 76	5 15	Providence Washington	7 31	8 42
Germania	13 65	7 96	Queen	4 09	4 88
Glens Falls	6 82	9 16	Springfield	4 61	4 94
Globe and Rutgers	5 67	8 23	St. Paul	5 20	4 47
Hartford	3 01	3 87	Union of Paris	4 71	5 62
Home	4 70	4 71	Westchester	6 47	8 56

Average for United States and other companies, $4 40.

Fire Insurance transacted in Canada in 1915.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1914.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1914
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
Acadia	16,405,713	219,729 86	1·34	1·37	112,008 57	93,607 00	83·57	62·36
Anglo-American	18,590,599	256,873 50	1·38	1·35	152,044 69	117,243 23	77·11	60·06
Beaver	5,304,836	86,936 77	1·64	1·68	30,943 26	1,547 50	5·00	1·52
British America	77,840,123	843,500 34	1·08	1·07	506,734 82	284,694 58	56·18	60·52
British Colonial	9,227,747	144,266 14	1·56	1·08	64,722 11	77,723 27	120·09	13·37
British Northwestern	4,520,073	83,070 47	1·84	1·83	49,952 87	32,621 78	65·31	83·83
Canada National	23,223,662	354,149 85	1·52	1·55	202,510 89	86,857 83	42·89	44·83
Canadian	27,494,130	419,879 95	1·53	1·60	269,300 66	112,465 32	41·76	43·59
Dominion	22,855,580	311,060 73	1·36	1·39	207,536 78	143,302 86	69·05	73·15
Dominion of Canada	999,406	11,392 45	1·14	....	4,690 63	188 25	4·01	.....
Factories	20,937,423	329,099 65	1·57	1·27	142,622 54	133,932 74	93·91	52·71
Hudson Bay	10,211,949	159,321 79	1·56	1·88	90,051 77	65,150 51	72·35	56·15
Imperial Underwriters	9,073,454	118,904 66	1·31	1·16	97,070 42	64,379 13	66·32	43·37
Liverpool-Manitoba	35,935,805	463,839 81	1·29	1·34	266,296 18	131,870 21	49·52	59·73
London Mutual	74,392,919	777,399 91	1·04	0·91	466,924 29	281,379 90	60·26	75·88
Lumbermen's F. I. Contract	1,647,361	37,739 97	2·29		3,781 65	None.	.....	
Mercantile	25,973,436	275,877 31	1·06	1·18	224,318 67	135,374 89	60·35	70·08
Montreal-Canada	10,004,400	139,176 66	1·39	1·37	88,871 24	89,385 11	100·58	72·91
Mount Royal	52,547,074	652,924 62	1·24	1·26	411,073 77	161,652 57	39·32	39·82
North Empire	10,967,271	189,030 96	1·72	1·96	111,107 83	57,905 34	52·12	67 90
Northwest	15,240,882	194,646 78	1·28	1·37	139,874 51	84,092 80	60 12	55 08
Occidental	9,915,169	192,162 76	1·94	2·36	112,498 42	68,672 89	61 04	63·35
Pacific Coast	11,801,090	153,501 13	1·30	1·39	79,639 86	32,477 84	40·78	52·73
Quebec	27,282,543	295,837 63	1·08	1·10	236,366 90	84,120 82	35·59	49·71
Western	150,851,486	1,717,641 58	1·14	1·07	488,130 27	285,221 03	58·43	64·87
Totals	673,244,131	8,427,965 28	1·25	1·24	4,559,073 60	2,625,867 44	57·60	59·25
British Companies.								
Alliance	25,152,607	240,929 12	0·96	0·97	215,167 69	90,381 77	42·00	67·93
Atlas	46,970,299	598,555 06	1·27	1·27	515,974 40	310,586 77	60·19	62·39
British Dominions General	11,880,708	131,885 23	1·11	....	96,456 08	57,897 59	60·02	.....
Caledonian	43,763,253	499,818 52	1·14	1·16	433,157 07	237,083 19	54·73	61·96
Commercial Union	119,540,603	1,326,042 42	1·11	1·07	937,765 42	471,565 12	50·29	47·02
Employers' Liability	39,842,657	427,755 21	1·07	1·09	346,005 00	189,959 48	54·90	49·78
General Accident Fire and Life	32,272,798	383,048 04	1·19	1·15	289,315 47	126,881 06	43·86	41·60
Guardian Ass'c. Co	87,571,292	1,131,107 85	1·29	1·29	970,600 86	482,685 74	49·73	58·26
Law Union and Rock	27,280,780	308,858 53	1·13	1·17	257,994 38	182,821 97	70·86	48·53
Liverpool and London and Globe	137,545,930	1,661,460 16	1·21	1·25	1,342,437 37	710,524 11	52·93	65·21
London Guarantee and Accident	386,254	3,674 74	0·95	....	1,197,76	None.	.....	.....
London and Lancashire Fire	80,100,138	888,727 16	1·11	1·07	703,503 41	333,859 56	47·46	56·57
London Assurance	32,671,206	371,390 08	1·14	1·18	300,984 36	139,185 65	46·24	41·40
North British and Mercantile	97,395,448	1,093,294 23	1·12	1·18	927,239 95	495,777 30	53·47	63·11
Northern Ass'ce. Co	68,448,611	875,839 03	1·28	1·30	770,010 19	385,856 87	50·11	63·77
Norwich Union Fire	72,435,907	871,803 82	1·20	1·21	735,399 83	391,005 90	53·17	61·11
Ocean Accident and Guarantee	3,918,715	53,999 88	1·38	....	43,171 34	9,383 47	21·74	.....
Palatine Insurance Co	29,278,665	362,279 35	1·24	1·25	247,025 46	112,916 68	45·71	64·73
Phœnix of London	97,527,941	1,244,385 52	1·28	1·31	935,794 31	390,595 46	41·74	55·92
Provincial	5,937,340	43,815 44	0·74	0·69	40,472 64	19,781 37	48·88	84·71
Royal Exchange	43,501,250	457,345 64	1·05	1·04	379,111 04	172,055 85	45·38	38·40
Royal Insurance Co	150,733,604	1,725,350 35	1·14	1·16	1,429,655 26	695,907 62	48·68	55·29
Scottish Union and National	42,337,867	439,155 37	1·04	1·06	372,391 77	160,163 89	43·01	42·94
Sun Insurance Office	46,815,191	567,487 63	1·21	1·28	483,707 00	267,578 42	55·32	55·42
Union Assurance Society	56,691,850	640,096 30	1·13	1·20	474,055 78	244,607 69	51·60	54·36
Yorkshire	38,036,807	459,296 46	1·21	1·18	360,769 24	210,297 96	58·29	66·38
Totals	1,438,037,721	16,807,401 14	1·17	1·19	13,609,363 08	6,889,359 79	50·62	56·86

FIRE INSURANCE transacted in Canada in 1915—*Concluded.*

Companies.	Gross Amount of Risks. taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1914.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent. of premiums received.	The same for 1914.
United States and Other Companies.	$	$ cts.			$ cts.	$ cts.		
Ætna Insurance Co	31,727,746	388,890 21	1·23	1·22	314,500 84	218,329 38	69·42	43·90
American Central	23,430,734	226,736 13	0·97	0·91	123,338 09	53,202 84	43·14	71·18
American InsuranceCo	4,745,288	78,876 94	1·66	1·70	62,632 56	22,104 40	35·29	49·59
American Lloyds	5,288,200	19,651 65	0·37	0·38	18,298 71	1,576 63	8·62	3·21
California Insurance Co	3,263,688	57,790 11	1·77	1·89	37,129 72	16,939 52	45·62	49·33
Connecticut Fire	13,084,257	159,670 78	1·22	1·29	116,959 59	61,619 70	52·68	36·75
Continental Insurance Co	34,511,980	354,094 56	1·03	1·00	259,815 68	134,112 11	51·62	62·23
Equitable Fire and Marine	13,742,357	159,801 83	1·16	1·08	29,863 18	13,774 87	46·13	68·13
Fidelity-Phenix	38,346,677	439,197 41	1·15	1·22	330,390 44	196,960 46	59·61	46·20
Fireman's Fund	11,624,306	119,264 96	1·03	1·20	111,073 95	53,843 02	48·47	59·53
Firemen's Insurance Co	6,634,613	90,232 54	1·36	1·39	70,360 42	27,967 63	39·75	35·66
Compagnie d'Assurances Générales	8,410,818	101,053 32	1·20	1·18	63,258 10	43,507 87	68·78	69·93
German American	62,232,448	526,384 89	0·85	0·78	370,849 15	214,572 17	57·86	60·07
Germania Fire	4,361,573	72,329 84	1·66	1·66	27,419 43	37,468 28	136·65	59·85
Glens Falls	13,744,428	189,202 17	1·38	1·34	142,721 90	64,409 27	45·13	37·56
Globe and Rutgers	45,820,828	365,890 51	0·80	0·98	278,164 65	102,907 64	37·00	25·05
Hartford Fire	111,057,076	1,056,314 44	0·95	1·01	899,128 57	461,245 36	51·30	49·08
Home Insurance Co	97,029,178	1,066,269 21	1·10	1·13	929,416 27	459,168 69	49·40	51·37
Insurance Co. of North America	47,268,428	516,764 23	1·09	1·12	430,767 47	248,106 14	57·60	50·24
Insurance Co. of State of Pa	17,603,934	219,922 25	1·25	1·32	164,561 17	73,492 37	44·66	71·15
Lumber Insurance Co.	None.	None.	.....	1·79	6,554 88	1,640 31	25·02	81·45
Millers National	2,436,455	29,313 68	1·20	.....	24,927 08	5,991 80	24·04	.....
National-Ben Franklin	9,168,243	106,274 22	1·16	1·18	84,224 79	63,784 22	75·73	15·66
National Fire of Hartford	66,982,757	703,563 00	1·05	0·96	494,642 65	462,862 11	93·58	52·41
National Union Fire of Pittsburgh, Pa	20,947,024	268,043 39	1·28	1·29	209,847 79	109,073 11	51·98	60·01
La Nationale Compagnie d'Assurances	15,051,406	191,635 36	1·27	1·27	148,556 66	68,357 38	46·01	9·75
Niagara Fire	15,851,908	200,549 92	1·27	1·34	172,748 71	83,073 08	48·09	44·94
Northwestern National	13,129,420	157,361 99	1·20	1·17	134,648 57	78,625 26	58·39	45·80
Phenix Compagnie Française	3,644,889	39,350 28	1·08	.....	24,237 67	4,342 85	17·92	.....
Phœnix, of Hartford	44,633,485	524,072 41	1·17	1·12	368,014 18	190,789 60	51·84	59·20
Providence Washington	20,769,767	245,636 70	1·18	1·20	197,743 42	130,804 29	66·15	66·04
Queen, of America	57,948,174	726,429 79	1·25	1·27	604,103 34	321,094 68	53·15	58·76
Springfield Fire and Marine	75,635,139	631,773 61	0·84	0·86	479,480 87	287,942 19	60·05	57·73
St. Paul Fire and Marine	24,914,001	326,149 51	1·31	1·37	253,040 09	122,112 73	48·26	42·75
L'Union, Paris, France	20,797,990	250,949 89	1·21	1·20	186,232 76	118,084 38	63·41	55·76
Westchester Fire	14,431,836	203,537 24	1·41	1·37	136,741 63	92,835 40	67·89	58·61
Totals	1,000,271,051	10,812,978 97	1·08	1·09	8,306,394 98	4,646,721 74	55·94	52·20
Grand Totals	3,111,552,903	36,048,345 39	1·16	1·17	26,474,831 66	14,161,948 97	53·49	55·81

BRITISH FIRE COMPANIES.

The total cash receipts for fire premiums were $13,609,363, being a decrease of $101,545, as compared with the previous year; the payments for fire losses were $6,889,360, being $907,122 less than for 1914, while the general expenses amounted to $4,503,220, being $146,888 greater than in 1914, thus showing a balance of $2,216,783 favourable to the companies. In the previous year there was a favourable balance of $1,558,094.

Paid for losses	$ 6,889,360
Paid for general expenses	4,503,220
Total	$ 11,392,580
Received for premiums	13,609,363
Balance in favour of the companies	$ 2,216,783

The following details give the balances for the different companies:—

Balances in favour.—Alliance, $53,512; Atlas, $34,367; Caledonian, $53,358; Commercial Union, $164,864; Employers' Liability, $32,932; General Accident, $58,659; Guardian, $190,538; Liverpool and London and Globe, $203,961; London and Lancashire, $133,939; London Assurance, $56,056; North British and Mercantile, $146,290; Northern, $149,280; Norwich Union, $82,666; Ocean Accident and Guarantee, $33,788; Palatine, $48,715; Phœnix of London, $226,356; Provincial, $10,358; Royal, $234,135; Royal Exchange, $84,365; Scottish Union and National, $86,364; Sun, $54,738; Union Assurance, $67,883; Yorkshire, $32,813; Total balance in favour, $2,239,937.

Adverse balances—British Dominions, $5,579; Law Union and Rock, $14,512; London Guarantee and Accident, $3,063. Total, $23,154. Net balance in favour, $2,216,783.

For every $100 of premiums received there was spent on the average $50·62 in payment of losses, and $33·09 for general expenses.

In 1914 the loss rate was $56·86, and the general expenses $31·77, for every $100 of premiums received.

For the fire business the rate of premium was $11·688 per $1,000 of risks taken as against $11·857 in 1914.

Hence these companies have transacted a larger volume of business than in 1914 at a lower rate of premium, a higher rate of expense and at a lower rate of fire losses.

Collecting the result for the forty-one years from 1875 to 1915 as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1915)	$ 149,797,002
Paid for general expenses	70,456,878
Total payments	$ 220,253,880
Received for premiums	244,937,475
Excess of receipts over expenditure	$ 24,683,595

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504, which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past eleven years the favourable balance has been largely increased and now amounts to $24,683,595.

Year.	Balance.	Year.	Total Balance.
	$		$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	− 4,210,951	1875 to 1877	− 4,070,171
1878	+ 676,548	1875 to 1878	− 3,393,713
1879	+ 210,430	1875 to 1879	− 3,183,283
1880	+ 727,389	1875 to 1880	− 2,455,894
1881	+ 161,162	1875 to 1881	− 2,294,732
1882	+ 481,511	1875 to 1882	− 1,813,221
1883	+ 439,797	1875 to 1883	− 1,373,424
1884	+ 443,919	1875 to 1884	− 929,505
1885	+ 674,984	1875 to 1885	− 254,521
1886	+ 237,216	1875 to 1886	− 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,014	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	− 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,105	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	− 1,365,476	1875 to 1900	+ 3,664,504
1901	− 151,868	1875 to 1901	+ 3,512,636
1902	+ 2,247,890	1875 to 1902	+ 5,760,526
1903	+ 1,362,518	1875 to 1903	+ 7,123,044
1904	− 3,153,572	1875 to 1904	+ 3,969,472
1905	+ 2,546,435	1875 to 1905	+ 6,515,907
1906	+ 2,297,761	1875 to 1906	+ 8,813,668
1907	+ 1,539,204	1875 to 1907	+10,352,872
1908	+ 1,274,213	1875 to 1908	+11,627,090
1909	+ 1,899,516	1875 to 1909	+13,526,606
1910	+ 1,659,285	1875 to 1910	+15,185,891
1911	+ 1,662,507	1875 to 1911	+16,848,398
1912	+ 2,008,149	1875 to 1912	+18,856,547
1913	+ 2,052,171	1875 to 1913	+20,908,718
1914	+ 1,558,094	1875 to 1914	+22,466,812
1915	+ 2,216,783	1875 to 1915	+24,683,595

+Favourable. −Adverse.

UNITED STATES AND OTHER FIRE COMPANIES.

The total cash receipts for fire premiums were $8,306,395, being a decrease of $465,204 as compared with the previous year; the payments for fire losses were $4,646,722, being greater by $68,222 than for 1914, and the general expenses, $2,578,842, being $27,535 greater than for 1914. Hence for every $100 of premiums received there was spent on the average $55.94 in payment of losses, and $31.05 in general expenses, as compared with $52.20 and $29.09 respectively for 1914.

These companies have therefore transacted a smaller volume of business at a higher rate of expense and a higher loss rate than in 1914.

Paid for losses	$ 4,646,722
Paid for general expenses	2,578,842
Total	$ 7,225,564
Received for premiums	8,306,395
Balance in favour of companies	$ 1,080,831

The following details give the balances for the different companies:—

Balances in favour.—American Central, $49,306; American, $20,968; American Lloyds, $9,975; California, $8,319; Connecticut, $8,962; Continental, $33,112; Equitable, $5,900; Fidelity-Phenix, $45,552; Fireman's Fund, $31,655; Firemen's, $16,562; German-American, $49,760; Glens Falls, $30,860; Globe and Rutgers, $90,472; Hartford, $166,836; Home, $213,813; Insurance Company of North America, $46,264; Insurance Co. of State of Pennsylvania, $41,086; Lumber, $4,518; Millers National, $10,837; National Union, $40,309; Nationale of Paris, $27,319; Niagara, $33,515; Northwestern National, $3,227; Phœnix of Hartford, $51,181; Providence Washington, $4,278; Queen, of America, $75,975; Springfield, $77,506; St. Paul, $55,761; Total, $1,253,828.

Adverse balances.—Ætna, $3,044; Générales of Paris, $5,430; Germania, $12,430; National-Ben Franklin, $16,814; National of Hartford, $123,887; Phenix of Paris, $1,528; L'Union of Paris, $1,369; Westchester, $8,495. Total, $172,997.

Total balance in favour, $1,080,831.

The results of the total business of these companies, from 1875 to 1915 inclusive, are as follows:—

Paid for losses (1875-1915)	$ 43,939,883
Paid for general expenses	22,007,778
Total payments	$ 65,947,661
Received for premiums	77,977,865
Excess of receipts over expenditure	$ 12,030,204

The table given below shows the result of the business of each year from 1875 to 1915, inclusive, and the total results from year to year during the same period.

Year.	Balance. for year.	Year, inclusive.	Balance.
	$		$
1875	+ 58,841		
1876	+ 97,919	1875 to 1876	+ 156,760
1877	− 396,468	1875 to 1877	− 239,708
1878	+ 47,399	1875 to 1878	− 192,309
1879	+ 32,894	1875 to 1879	− 159,415
1870	+ 56,316	1875 to 1880	− 103,099
1881	+ 53,747	1875 to 1881	− 49,352
1882	+ 62,244	1875 to 1882	+ 12,892
1883	+ 102,135	1875 to 1883	+ 115,027
1884	+ 91,136	1875 to 1884	+ 206,163
1885	+ 100,784	1875 to 1885	+ 306,947
1886	+ 91,096	1875 to 1886	+ 398,043
1887	− 49	1875 to 1887	+ 397,994
1888	+ 102,288	1875 to 1888	+ 500,282
1889	+ 97,488	1875 to 1889	+ 597,770
1880	+ 54,404	1875 to 1890	+ 652,174
1891	+ 72,378	1875 to 1891	+ 724,552
1892	− 16,487	1875 to 1892	+ 708,065
1893	− 42,205	1875 to 1893	+ 665,860
1894	+ 7,392	1875 to 1894	+ 673,252
1895	− 53,047	1875 to 1895	+ 620,205
1896	+ 96,621	1875 to 1896	+ 716,826
1897	+ 51,695	1875 to 1897	+ 768,521
1898	+ 91,807	1875 to 1898	+ 860,328
1899	+ 100,740	1875 to 1899	+ 961,068
1900	− 385,296	1875 to 1900	+ 575,772
1901	+ 80,198	1875 to 1901	+ 655,970
1902	+ 586,257	1875 to 1902	+ 1,242,227
1903	+ 447,673	1875 to 1903	+ 1,689,900
1904	− 785,843	1875 to 1904	+ 904,057
1905	+ 993,349	1875 to 1905	+ 1,897,406
1906	+ 944,152	1875 to 1906	+ 2,841,558
1907	+ 701,798	1875 to 1907	+ 3,543,356
1908	+ 531,618	1875 to 1908	+ 4,074,974
1909	+ 888,028	1875 to 1909	+ 4,963,002
1910	+ 718,706	1875 to 1910	+ 5,681,708
1911	+ 1,118,451	1875 to 1911	+ 6,800,159
1912	+ 1,278,646	1875 to 1912	+ 8,078,805
1913	+ 1,228,776	1875 to 1913	+ 9,307,581
1914	+ 1,641,792	1875 to 1914	+10,949,373
1915	+ 1,080,831	1875 to 1915	+12,030,204

+Favourable. −Adverse.

Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the twelve companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than that for the foreign business.

FIRE INSURANCE.

Companies.	In Canada.				In Other Countries.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.
	$	$	$		$	$	$	
Acadia	16,405,713	112,009	93,607	83·57	287,600	2,666	146	5·48
Anglo-American	18,590,599	152,045	117,243	77·11	14,120,236	93,292	44,837	48·06
British America	77,840,123	506,735	284,695	56·18	308,022,009	1,404,208	745,025	53·06
Canadian	27,494,130	269,301	112,465	41·76	961,045	7,725	1,686	21·83
London Mutual	74,392,919	466,924	281,380	60·26	312,715	1,611	1,588	98·57
Montreal-Canada	10,004,400	88,871	89,385	100·58	5,144,622	42,766	16,304	38·12
Mount Royal	52,547,074	411,074	161,653	39·32	774,340	3,385	3	·09
North Empire	10,967,271	111,108	57,905	52·12	1,750	25	None.	.....
North West	15,240,882	139,875	84,093	60·12	364,965	3,087	648	20·99
Occidental	9,915,169	112,498	68,673	61·04	584,875	4,565	2,067	45·28
Pacific Coast	11,801,090	79,640	32,478	40·78	10,137,534	30,892	32,006	103·61
Western	150,851,486	488,130	285,221	58·43	420,689,987	1,417,629	905,822	63·90
	476,050,856	2,938,210	1,668,798	56·80	761,401,678	3,011,851	1,750,132	58·11

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1915, inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	In Canada.			In Other Countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	$	$		$	$	
1878..	591,495	241,545	40·84	1,251,923	737,430	58·90
1879..	552,090	287,729	52·12	1,309,902	923,242	70·48
1880..	459,653	219,954	47·85	1,377,310	885,293	64·28
1881..	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882..	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883..	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884..	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885..	983,355	518,633	52·73	1,485,078	1,051,090	70·78
1886..	996,562	655,534	65,78	1,499,840	1,049,575	69·98
1887..	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888..	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889..	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890..	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891..	1,102,237	780,862	70·84	1,662,538	1,165,383	70·11
1892..	629,708	485,446	77·09	1,907,652	1,191,545	62,46
1893..	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894..	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895..	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896..	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897..	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898..	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899..	836,601	462,726	55·31	2,264,877	1,568,496	69·25
1900..	689,956	658,405	95·43	2,804,896	1,969,862	70·23
1901..	1,133,478	702,125	61·94	3,321,478	2,142,811	64·51
1902..	1,291,216	519,999	40·27	3,464,786	2,119,685	61·18
1903..	1,700,838	884,899	52·03	3,876,273	2,089,753	53·91
1904..	2,184,021	1,994,982	91·34	4,400,112	3,204,318	72·82
1905..	2,611,899	1,277,772	48·92	3,911,739	2,307,655	58·99
1906..	2,657,701	1,414,455	53·22	4,452,074	4,163,837	93·53
1907..	2,857,021	1,467,983	51·38	4,105,581	3,124,813	76·11
1908..	3,219,443	2,323,829	72·18	2,964,411	2,185,338	73·73
1909..	2,765,637	1,506,007	57·74	3,397,859	1,763,232	51·89
1910..	3,037,675	1,754,359	57·75	3,141,709	1,714,812	54·58
1911..	3,204,241	1,755,348	54·78	3,343,157	2,149,515	64·30
1912..	3,133,661	1,663,120	53·04	3,467,975	2,039,201	58·80
1913..	3,285,887	1,978,284	60·26	2,856,233	1,829,175	56·56
1914..	2,989,211	1,797,561	60·13	3,129,204	2,112,379	67·51
1915..	2,938,210	1,665,798	56·80	3,011,851	1,750,132	58·11
Totals.	56,343,504	33,803,638	60·00	94,583,771	62,330,509	65·90

The assets of the twenty-four Canadian companies doing fire business amounted at the end of the year to $19,434,409, covering a total amount of insurance of all kinds of $1,424,803,821, being at the rate of $13.64 for every $1,000 of insurance in force; they have also subscribed capital not paid up, amounting to $4,935,966, making a total security of $17.10 for every $1,000

insured. The liabilities of the same companies amounted to $8,409,229, made up as follows:—

Unsettled losses	$ 1,004,123
Unearned premiums	5,895,739
Sundry	1,509,362
	$ 8,409,225

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to $11,025,184.

The capital stock of these companies paid in cash amounts to $9,705,234.

The following table gives the condition at the end of 1915 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1915.

—	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed Capital unpaid.
	$	$	$	$
Acadia Fire	400,000	400,000	512,446	None
Anglo-American	136,960	76,876	−41,197	60,084
Beaver	300,500	135,225	158,948	165,275
British-America	1,400,000	1,399,030	803,505	970
British Colonial	1,000,000	218,877	132,525	781,123
British Northwestern	594,400	238,573	244,302	355,827
Canada National	2,050,600	1,557,828	1,796,906	492,772
Canadian Fire	500,000	500,000	1,039,522	None
Dominion Fire	279,500	215,830	127,924	63,670
Dominion of Canada Guarantee and Accident Co	244,400	244,400	473,216	None
Factories	160,000	100,000	59,931	60,000
Hudson Bay	872,400	228,735	179,467	643,665
Imperial Underwriters	457,400	110,475	171,341	346,925
Liverpool-Manitoba	500,000	175,000	534,973	325,000
London Mutual	100,000	17,500	141,271	82,500
Mercantile Fire	250,000	50,000	299,762	200,000
Montreal-Canada	150,540	112,905	19,017	37,635
Mount Royal	250,000	250,000	614,520	None
North Empire	687,900	203,159	218,768	484,741
North West Fire	250,000	100,000	196,004	150,000
Occidental Fire	500,000	174,763	270,596	325,237
Pacific Coast	831,600	586,432	881,454	245,168
Quebec Fire	225,000	125,000	490,460	100,000
Western	2,500,000	2,484,626	1,701,190	15,374
Totals	14,641,200	9,705,234	11,026,851	4,935,966

The following table shows the total gain or loss in the surplus to policy holders during the year in respect to each company, and shows also the various sources of this gain or loss. The table differs from that shown in previous years in showing the changes in *policyholders* surplus, that is, the excess of assets over liabilities excluding capital, instead of in the *shareholders'* surplus. All contributions by shareholders, whether for capital or premium on capital, therefore appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rents earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first three columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is $1,030,753.58, of which $401,826.74 represents additional capital and $43,196.95 premium on capital, leaving $585,729.89 as the increase in surplus from sources other than from the shareholders. In 1914, the loss in shareholders' surplus was $457,226.50.

Fourteen companies show an underwriting profit, and the remaining eleven an underwriting loss, the net profit amounting to $716,100.60. In 1914 the net underwriting loss was $421,476.42. The dividends declared were $550,073.42, which is less than the $746,850.13 interest and rents earned upon the investments. The gains from miscellaneous sources were $201,673.12 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were $528,820.54, consisting largely of disallowance of bad assets and depreciation in the values of securities.

CANADIAN FIRE INSURANCE COMPANIES.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1915.

Companies.	Underwriting Profit.	Interest and rent Earned.	Received from Shareholders.	Gains from other Sources.	Total Gains.	Underwriting Loss.	Loss from other sources.	Dividend Declared.	Total Losses.	Balance Total net Gains.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia		32,101 63			32,101 63	4,694 51	4,892 73	24,000 00	33,587 24	− 1,485 61
Anglo-American		5,020 25			5,020 25	13,793 90	111,711 88		125,505 78	−120,485 53
Beaver	11,919 24	10,991 26	15,025 00		37,935 50		13,364 89	5,321 35	18,686 24	19,249 26
British America	119,832 37	70,572 06		44,876 59	235,281 02			57,750 00	57,750 00	177,531 02
British Colonial		8,841 60	(a) 78,177 50	3,625 15	90,644 25	3,340 77	14,180 39		17,521 16	73,123 09
British Northwestern	94 24	12,864 63	(b) 6,266 00		19,224 87		8,072 72		8,072 72	11,152 15
Canada National		135,505 02	(c)233,367 69		368,872 71	20,625 82	27,080 00	86,466 57	134,172 39	234,700 32
Canadian	83,949 51	57,140 67			141,090 18		1,372 08	50,000 00	51,372 08	89,718 10
Dominion	4,725 11	12,292 56	21,270 00		38,287 67		2,712 27		2,712 27	35,575 40
Dominion of Canada	28,934 51	29,691 47	30,530 00		89,155 98		18,798 52	58,810 30	77,608 82	11,547 16
Factories		6,388 67			6,388 67	14,074 57	23,709 64		37,784 21	−31,395 54
Hudson Bay		10,699 23	40,655 00		51,354 23	50,624 02	83,943 55		134,567 57	−83,213 34
Imperial Underwriters		13,732 82			13,732 82	849 40	3,936 35	14,765 43	19,551 18	−5,818 36
Liverpool-Manitoba	9,199 06	33,961 56		23,887 73	67,048 35		41,113 80	39,459 77	80,573 57	−13,525 22
London Mutual	15,361 58	14,693 58			30,055 16		40,485 62		40,485 62	−10,430 46
Lumbermen's Fire Indemnity Contract		805 00		18,630 00	19,435 00	5,532 99	15,570 49		21,103 48	−1,668 48
Mercantile	37,443 36	17,123 44			54,566 80		34,956 84	27,500 00	62,456 84	−7,890 04
Montreal-Canada		5,157 31			5,157 31	17,338 48	36,698 28		54,036 76	−48,879 45
Mount Royal	66,926 09	40,290 81		26,681 29	133,898 19			25,000 00	25,000 00	108,898 19
North Empire		18,578 31	229 68		18,807 99	2,370 65	5,058 30		7,428 95	11,379 04
North West		15,074 88			15,074 88	1,787 84	1,901 45	6,000 00	9,689 29	5,385 59
Occidental	11,000 48	17,757 12		1,132 36	29,889 96		5,544 89		5,544 89	24,345 07
Pacific Coast	3,208 60	55,421 09	(d)19,502 82		78,132 51		3,811 25		3,811 25	74,321 26
Quebec	55,934 71	26,892 63			82,827 34		29,904 60	50,000 00	79,904 60	2,922 74
Western	402,604 69	95,252 53		82,840 00	580,697 22			105,000 00	105,000 00	475,697 22
Totals	851,133 55	746,850 13	445,023 69	201,673 12	2,244,680 49	135,032 95	528,820 54	550,073 42	1,213,926 91	1,030,753 58

(a) Including $29,650 premium on capital. (b) Including $100 premium on capital. (c) Including $3,000; premium on capital. (d) Including $10,446.95 premium on capital.

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1915 a total cash income of $10,740,758.13, which is made up as follows:—

	1915.	The same in 1914.	The same in 1913.	The same in 1912.
	$ cts.	$ cts.	$ cts.	$ cts.
Interest and dividends	678,405 80	640,459 29	653,599 51	568,328 81
Premiums	10,008,556 78	9,122,882 20	9,167,899 59	9,644,234 81
Sundry	59,795 55	15,256 69	176,558 37	185,991 35
Totals	10,740,758 13	9,778,598 18	9,998,057 47	10,398,554 97

In the same way the cash expenditure during 1915 has been $10,159,350.71 distributed among:—

	1915.	The same in 1914.	The same in 1913.	The same in 1912.
	$ cts.	$ cts.	$ cts.	$ cts.
Losses paid	5,947,653 58	5,729,042 86	5,786,981 58	5,552,013 37
General expenses	3,701,263 00	3,639,927 00	3,676,506 81	3,907,664 69
Dividends to stockholders	510,429 13	329,588 53	481,899 58	447,536 79
Totals	10,159,350 71	9,698,558 39	9,945,387 97	9,907,214 85

Thus it appears that for every $100 of income there has been spent $94.59, namely: for losses, $55.38; for general expenses, $34.46, and for dividends to stockholders, $4.75. Hence, also, for every $100 of premiums received there has been paid out $101.51, namely: $59.43 for losses, $36.98 for expenses, and $5.10 for dividends to stockholders.

The total cash income received by the Canadian companies during the forty-one years from 1875 to 1915, inclusive, is $230,483,263.45. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 to 1915.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.
1875	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885	3,089,581 09	107,151 57	16,044 77	3,212,577 43
1886	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887	3,346,068 91	114,522 46	18,398 62	3,479,889 99
1888	3,348,645 64	119,815 97	16,567 79	3,484,429 40
1889	3,530,640 73	119,929 14	12,420 02	3,671,989 89
1890	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892	3,579,895 51	117,770 41	83,291 41	3,780,955 33
1893	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894	4,142,923 05	140,213 55	6,025 87	4,289,162 27
1895	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902	6,775,963 74	155,039 80	7,543 74	6,938,567 28
1903	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909	7,751,727 44	223,309 70	60,092 07	8,135,129 21
1910	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911	9,084,302 71	438,216 68	381,486 17	9,994,005 56
9112	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915	10,008,556 78	672,405 80	59,795 55	10,740,758 13
Totals	218,974,846 13	9,242,946 58	2,265,470 74	230,483,263 45

*Of this amount $197,500 was premium upon the new stock issued by the British America and the Western.

† Of this amount, $387,500 was premium upon new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of forty-one years amounted in the aggregate to the sum of $219,966,265.73, thus showing an excess of expenditure over income to the amount of $223,760.41. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 to 1915.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	*e* Excess of income over Expenditure. *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	*e* 627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	*e* 74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	*d* 1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	*d* 4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	*d* 5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	*e* 116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	*d* 612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	*d* 134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	*d* 159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	*d* 14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	*e* 209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	*e* 60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	*d* 72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	*d* 2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	*e* 63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	*e* 248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	*d* 199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	*d* 243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	*e* 61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	*d* 7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	*d* 45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	*d* 50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	*e* 47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	*e* 37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	*d* 190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	*d* 396,046 31
1901	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	*e* 164,978 84
1902	3,987,114 25	2,276 809 16	214,175 08	6,478,098 49	*e* 460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	*e* 586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	*d* 1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	*e* 533,927 32
1906	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	*d* 574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	*d* 111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	*d* 490,788 93
1909	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	*e* 442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	*e* 416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	*e* 613,928 21
1912	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	*e* 491,340 12
1913	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	*e* 52,669 50
1914	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	*e* 80,039 79
1915	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	*e* 581,407 42
Totals..	145,332,005 83	76,657,526 31	8,136,034 30	230,125,616 44	*e* 357,647 01

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company	Newfoundland.
Anglo-American Fire Insurance Company	Newfoundland and United States.
British America Assurance Company	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canadian Fire Insurance Company	Newfoundland.
Londual Mutual Fire Insurance Company of Canada	Newfoundland.
Mercantile Fire Insurance Company	India.
Montreal-Canada Fire Insurance Company	Newfoundland and United States.
Mount Royal Assurance Company	United States.
North Empire Fire Insurance Company	Newfoundland.
North West Fire Insurance Company	Newfoundland.
Occidental Fire Insurance Company	Newfoundland.
Pacific Coast Fire Insurance Company	Great Britain.
Western Assurance Company	Newfoundland, the British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by seventy-seven companies: 28 Canadian, 14 British and 35 United States companies. Thirty-seven of these companies likewise transacted fire insurance, and one transacted life insurance.

In addition to these seventy-seven companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of these twenty-eight Canadian companies which carried on business other than fire or life, twenty-one transacted miscellaneous classes of business only. Of these thirteen transacted sickness insurance; twelve, accident insurance; seven, plate glass insurance; eight, guarantee insurance; nine, automobile insurance; two, steam boiler insurance; four, burglary insurance; one, weather insurance; one, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these twenty-one companies amounted to $7,425,487.18.

Their total liabilities amounted to $2,033,488.01, made up as follows:—

Unsettled losses	$ 770,307 15
Reserve of unearned premiums	936,026 78
Sundry	327,154 08
	$ 2,033,488 01

The excess of assets over liabilities was $5,391,999.17. The capital stock paid up in cash was $2,591,212.47. There was thus a surplus over all liabilities and capital stock of $2,800,786.70, being a decrease in surplus over the preceding year 1914, of $92,787.27.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss. which is tabulated in the sixth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eight column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was $202,579.28. Thirteen companies made again, and eight companies showed a loss.

The dividends declared amounted to $145,823.87, which is less than the interest and rents earned upon investments. The total net underwriting gain was $90,411.49, as against a gain of $88,812.93 in 1914.

CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1915.

Company.	Underwriting profit.	Interest and rent earned.	Received from shareholders.	Gains from other sources.	Total gains.	Underwriting loss.	Losses through other sources.	Dividends declared.	Total losses.	Balance — Total net gains in policyholders surplus.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ ts.	$ cts.	$ cts.	$ cts.
Boiler inspection	4,527 82	13,027 76			17,555 58		3,427 21		3,427 21	14,128 37
Canada Accident		24,086 94			24,086 94	17,018 40	23,817 01		40,835 41	— 16,748 47
Canada Hail		4,168 74			4,168 74	1,114 71	17,233 39	4,500 00	22,848 10	— 18,679 36
Canada Weather	11,688 03	1,166 96	763 63		13,618 62		779 88		779 88	12,838 74
Canadian Casualty and Boiler		6,715 64			6,715 64	3,334 29	3,024 60	10,000 00	16,358 89	— 9,643 25
Canadian Surety	9,647 31	11,937 19			21,584 50		10,807 30		10,807 30	10,777 20
Casualty Company of Canada		847 97	(a) 26,820 00	235 50	27,903 47		11,933 43		11,933 43	15,970 04
Chartered Trust and Executor		13,015 49	13,011 91		26,027 40	72 11	8,213 70	11,615 37	19,901 18	6,126 22
Dominion Gresham	9,197 84	7,708 43		7,987 47	24,893 74		5,555 35		5,555 35	19,338 39
General Accident of Canada		13,581 68			13,581 68	25,878 70	2,532 64	40,000 00	68,411 34	— 54,829 66
General Animals		2,734 90	8,730 00		11,464 90	681 98	680 00		1,361 98	10,102 92
Globe Indemnity Company of Canada		18,763 80			18,763 80	2,473 99	10,918 84	10,000 00	23,392 83	— 4,629 03
Guarantee Company of North America	20,806 09	71,570 13		41,462 00	133,838 22		8,660 34	36,552 00	45,212 34	88,625 88
Guardian Accident and Guarantee		12,897 47			12,897 47	17,083 75	16,608 74		33,692 49	— 20,795 02
Imperial Guarantee and Accident	12,912 83	17,157 70			30,070 53		7,610 08	20,000 00	27,610 08	2,460 45
London and Lancashire Guarantee and Accident	57,735 34	42,218 28		3,907 82	103,861 44		2,007 52		2,007 52	101,853 92
Merchants Casualty	23,915 00	4,735 89	5,890 00	289 72	34,830 61		815 29	4,276 55	5,091 84	29,738 77
Merchants' and Employers' Guarantee and Accident	1,760 96	7,919 71	(b) 2,775 00		12,455 67		1,371 50		1,371 50	11,084 17
Moose, Grand Lodge of the Loyal Order of		755 41			755 41	1,096 17	165 55		1,261 72	— 506 31
North American Accident	9,152 56	10,613 06			19,765 62		4,415 66	8,879 95	13,295 61	6,470 01
Protective Association of Canada		2,115 70			2,115 70	2,112 75	1,107 65		3,220 40	— 1,104 70
Totals	161,343 78	287,738 85	57,990 54	53,882 51	560,955 68	70,866 85	141,685 68	145,823 87	358,376 40	202,579 28

(a) Including $8,566.49 premium on capital Stock.
(b) Including $900.00 premium on capital stock.

ACCIDENT INSURANCE, 1915.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance and Ordinary Accident,* which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by twenty-nine companies, viz.: thirteen Canadian, eight United States, and eight British.

EMPLOYERS' LIABILITY.

Of the twenty-nine accident companies, twenty-one transacted employers' liability insurance, viz.: nine Canadian, eight British, and four United States companies.

The total premiums received for this class of risks was $1,952,250, and the losses paid amounted to $1,175,989, with unsettled claims outstanding to the amount of $655,902.

An abstract will be found at page clxiii.

ACCIDENT.

The total premiums for this class of business were $1,684,010. The claims paid amounted to the sum of $883,028, and there were outstanding at the close of the year unsettled claims amounting to $173,195.

An abstract will be found at page clx.

COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to $402,753, and the claims paid, to $193,017. There were outstanding at the close of the year unsettled claims amounting to $42,401.

An abstract will be found at page clxi.

AUTOMOBILE INSURANCE, 1915.

The business of automobile insurance (including fire risk) was transacted by fourteen companies, of which four were British and ten United States companies. The premiums received amounted to $312,427, and the claims paid, to $172,766, with $18,421 of claims outstanding.

An abstract will be found at page clxi.

The business of automobile insurance (excluding fire risk) was transacted by twenty companies, viz.: ten Canadian, six British, and four United States companies. The premiums received amounted to $323,658, and the claims $90,626, with $77,063 of claims outstanding.

An abstract will be found at page clxii.

BURGLARY INSURANCE, 1915.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada thirteen years ago. It is carried on by ten companies, five Canadian, one British, and four United States companies. The total premiums received amounted to $91,885, and the losses paid, to $24,425, with unsettled claims outstanding at the end of the year amounting to $4,974.

An abstract will be found at page clxii.

EXPLOSION INSURANCE, 1915.

Explosion insurance was transacted by one Canadian and one United States company. The premiums received during the year amounted to $5,949, and no losses were incurred.

An abstract will be found at page clxiii.

GUARANTEE INSURANCE, 1915.

Guarantee business was transacted by eighteen companies, of which nine are Canadian, four British and five United States companies.

The total premiums received were $730,138, and the net amount paid for claims was $165,526, with unsettled claims amounting to $192,716, outstanding at the end of the year.

An abstract will be found at page clxiv.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion, which is not included in the above.

HAIL INSURANCE, 1915.

This class of business is of comparative recent development and the number of companies transacting it is rapidly increasing. During 1915, nine companies received premiums amounting to $744,332, and paid losses amounting to $402,738. Claims outstanding at the end of the year amounted to $125. In addition to the business transacted by these companies, the business of the Canada weather Insurance Co. shown under the head of Weather Insurance, consisted in large part of hail insurance.

An abstract of hail insurance will be found on page clxv.

INLAND TRANSPORTATION INSURANCE, 1915.

This class of business was transacted by eleven companies, one Canadian, four British, and six United States companies. Premiums received amounted to $165,450, and claims paid to $81,918. Claims outstanding amounted to $28,877.

An abstract will be found on page clxv.

LIVE STOCK INSURANCE, 1915.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to $79,971. The losses incurred were $44,553, and losses paid $50,939, with unsettled claims at the end of the year amounting to $7,555.

An abstract will be found at page clxv.

PLATE GLASS INSURANCE, 1915.

The business of plate glass insurance was transacted by twenty-one companies, viz.: ten Canadian, five British, and six United States companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of

insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $269,263, and the total losses paid were $105,164, and there were outstanding at the end of the year unsettled claims amounting to $8,917.

An abstract will be found at page clxvi.

SICKNESS INSURANCE, 1915.

The business of sickness insurance was carried on by twenty-four companies, viz.: twelve Canadian, eight British, and four United States companies.

Premiums received amounted to $686,708, and claims paid to $376,619. Amount of unpaid claims at the end of the year was $80,244.

In addition to the twenty-four companies above referred to, five fraternal societies, licensed by this department, viz., the Independent Order of Foresters, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to $398,090, and the claims paid amounted to $325,545.

An abstract will be found at page clxvi.

SPRINKLER LEAKAGE INSURANCE, 1915.

Sprinkler leakage insurance was carried on by seven companies—two British and five United States companies. The premiums received during the year amounted to $38,780, and the losses paid to $18,786 with $1,330 losses outstanding at the end of the year.

An abstract will be found at page clxvii.

STEAM BOILER INSURANCE, 1915.

This class of business was carried on by seven companies—two Canadian and five United States companies. The total premiums received amounted to $150,377, and the claims paid, to $12,473, with $665 unsettled claims outstanding at the end of the year.

An abstract will be found at page clxviii.

TITLE INSURANCE, 1915.

The chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation.

The total premiums received during the year amounted to $79, and no losses were incurred.

An abstract will be found at page clxviii.

WEATHER INSURANCE, 1915.

Tornado insurance was carried on by thirteen United States companies and one British company, the total premiums received being $26,750 with $3,760 losses paid. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to $70,612, and the losses paid to $46,452, with unsettled claims amounting to $563.

An abstract of tornado and weather insurance will be found at page clxix.

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (May 15, 1916) there are one hundred and eighty-two (182) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance	59
" "	life insurance, assessment plan	3
" "	fire insurance	89
" "	accident insurance	25
" "	combined accident and sickness	5
" "	guarantee insurance	18
" "	steam boiler insurance	8
" "	plate glass insurance	22
" "	burglary insurance	12
" "	registered mail, etc., insurance	11
" "	sickness insurance	29
" "	title insurance	1
" "	tornado insurance	14
" "	live stock	2
" "	weather and hail insurance	15
" "	automobile insurance (including fire risk)	14
" "	automobile insurance (excluding fire risk)	20
" "	sprinkler leakage	8
" "	fly wheel, lightning, explosion, etc.	5

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 15, 1916, amounted to $89,737,444.42 in securities, as follows:—

Canadian government securities	$ 5,109,160 35
Canadian provincial securities	10,784,215 90
British government securities	824,311 15
British colonial securities	1,732,473 85
United States bonds	207,000 00
New York State bonds	151,000 00
Massachusetts bonds	2,020,000 00
Rhode Island bonds	100,000 00
California State bonds	65,000 00
Japanese government bonds	35,971 33
Belgian government bonds	164,320 20
Montreal harbour bonds	440,000 00
Canadian municipal securities	55,350,773 32
Bank stock	20,000 00
Loan companies' debentures	1,272,266 65
Canadian railway securities, guaranteed	10,945,624 99
District of Columbia bonds	30,000 00
French rentes	479,926 68
Temporary cash deposits	5,400 00
Total	$89,737,444 42

There was also deposited with Canadian trustees, in conformity with the Act, $29,408,387.76 making a total of $119,145,832.18 for the protection of policyholders, being an increase since last report of $7,650,685.46.

The distribution of the total sum of $119,145,832.18 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life	$ 86,654,876 43
Fire	14,596,050 44
Fire and miscellaneous	14,617,449 15
Accident, guarantee, plate glass, etc	3,277,456 16
	$ 119,145,832 18

The total amount of premiums received in Canada for all forms of insurance, excluding life insurance, was $34,608,316, of which $7,905,963 was received by Canadian companies, and $26,702,353 by British, United States and other companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1915 (EXCLUDING LIFE).

Fire	$ 26,474,833
Automobile (including Fire Risk)	312,427
Automobile (excluding Fire Risk)	323,658
Personal Accident	1,684,010
Combined Accident and Sickness	402,753
Guarantee	730,138
Plate Glass	269,263
Steam Boiler	150,377
Burglary	91,885
Sickness (so far as separate return made)	1,084,798
Inland Transportation	165,450
Employers' Liability	1,952,250
Sprinkler Leakage	38,781
Title	79
Live Stock	79,971
Hail, Weather and Tornado	841,694
Explosion	5,949
Total	$ 34,608,316

Or dividing them according to the nationalities of the companies:—

	Canadian Companies.	British and Colonial Companies.	United States and other Companies.	Total.
	$	$	$	$
Fire	4,559,076	13,609,360	8,306,397	26,474,833
Accident	818,846	530,320	334,844	1,684,010
Combined Accident and Sickness	303,975		98,778	402,753
Guarantee	200,553	230,376	299,209	730,138
Plate Glass	90,785	71,324	107,154	269,263
Steam Boiler	94,146		56,231	150,377
Burglary	48,972	317	42,596	91,885
Sickness	783,427	155,900	145,471	1,084,798
Inland Transportation	19,967	47,494	97,989	165,450
Employers' Liability	558,992	1,147,921	245,337	1,952,250
Title	79			79
Live Stock	50,058	29,913		79,971
Automobile (including fire risk)		75,123	237,304	312,427
Automobile (excluding fire risk)	163,436	112,423	47,799	323,658
Sprinkler Leakage		372	38,409	38,781
Hail, Weather and Tornado	212,434	190	629,070	841,694
Explosion	1,217		4,732	5,949
Totals	7,905,963	16,011,033	10,691,320	34,608,316

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, ETC., ETC.

The following extracts from Orders in Council, Minutes of the Treasury Board, etc., (all but that of May 19, 1916, have been previously, published) are here collected for convenience of reference:—

Particulars of Securities offered for Deposit.—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

"Date, date of maturity, place of payment of principal, rate of interest,—how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

"Also as regards municipalities whose bonds or debentures are offered:

"The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

"The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration." (T.B., Nov. 9, 1888).

Railway debentures.—"The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government, (T.B., Oct. 27, 1890), *or by any province of Canada, or by the United Kingdom or any British Colony; or by the Government of any foreign country if the company depositing the same is incorporated in such foreign country.*" (*Insurance Act, 1910, sec. 15.*)

Loan Companies' Bonds.—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 184 of the Revised Statutes of Ontario (1914), and commonly known as "The Loan and Trust Corporations Act."

II. Companies incorporated under the "Canada Joint Stock Companies' Act, 1877," now known as 'The Companies Act,' being chapter 79 of the Revised Statutes of Canada (1906).

III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.

IV. Companies incorporated under the 'Ontario Joint Stock Companies' Letters Patent Act, 1874,' being now chapter 187 of Revised Statutes of Ontario, 1914, commonly known as "The Ontario Companies Act."

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of 'The Companies Act,' chapter 79 of the Revised Statutes of Canada.)

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value or 90 per cent of the market value when the market value is less than the par value.

(*The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. See below T.B., June 14, 1900.*)

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid up capital of at least $500,000.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

No assurance of acceptance of bonds by the Treasury Board.—The Superintendent asks the decision of the Board upon the following questions, viz.:—

"Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?"

* * * * * * * * * * * *

"The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased." (T.B., April, 1, 1889.)

Deposit Receipts.—"The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company." (T.B., January 25, 1888.)

Bank Stocks, etc.—"Bank stock or shares in any private company will not be accepted." (O.C., January 17, 1876.)

Registered Bonds as Deposits.—"When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department be registered thus—in the name of 'The Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

Deposit and Registration of Bonds with financial agents in England.—"The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England." (Approved by O.C. February 3, 1893.)

Foreign Municipal Securities.—"The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act." (T.B., January 30, 1894.)

Exchange of Securities deposited with the Receiver General.—"The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board." (T.B., October 28, 1899.)

Municipal and other Securities as Deposits.—"The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser." (T.B., June 14, 1900.)

Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than $38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly

or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct, that of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

Deposits by British or Foreign Companies in respect of Hail Insurance Business.—The Board direct that all such companies be notified that hereafter deposits in respect of the business of hail insurance will be required to be at all times maintained to an amount at least equal to fifty per cent of the net hail premiums received in Canada during the preceding calendar year." (T.B. May 19th, 1916.)

LEGAL DECISIONS.

1. The Insurance Case.

Attorney-General for Canada v. Attorney-General of Alberta and Attorney-General of British Columbia.

Judical Committee of the Privy Council, the Lord Chancellor, Viscount Haldane, Lord Parker of Waddington, and Lord Sumner. February 24, 1916.

1. Constitutional Law (Scc. II A 3—197)—Federal regulation of insurance business—Interference with civil rights—Provincial companies.

Secs. 4 and 70 of the Insurance Act (Can.), 1910, 9 and 10 Edw. VII, ch. 32, prohibiting under penalty any person or corporation from engaging in insurance business unless it be done by, or on behalf of a company of underwriters holding a license from the Minister, deprive private individuals of their liberty to carry on the business of insurance and is an interference with the civil rights of individuals and corporations, as well as an encroachment upon the legislative powers of provinces to confer such rights upon corporations beyond the provincial limits, and, therefore, *ultra vires of* the Dominion Parliament.

[*Bonanza Case*, 26 D.L.R. 273, followed; *Re Insurance Act*, 15 D.L.R. 251, 48 Can. S.C.R. 260, affirmed].

2. Constitutional law (Sec. II E 1—440)—Laws for peace, order and good government—Scope of Dominion powers.

The general authority to make laws for the peace, order and good government of Canada, which the initial part of sec. 91 of the British North America Act confers, does not, unless the subject-matter of legislation falls within some of the enumerated heads which follow, enable the Dominion Parliament to trench on the subject-matters entrusted to the provincial legislatures by the enumeration in sec. 92 of the Act. [*Russell* v. *The Queen*, 7 App. Cas. 829, followed; *Hodge* v. *The Queen*, 9 App. Cas. 117; *John Deere Plow Co.* v. *Wharton*, 18 D.L.R. 353, [1915] A.C. 330, referred to.]

3. Constitutional law (Sec. II A2 —194z)—Dominion powers—Regulation of trade and commerce—Foreign companies.

The Dominion Parliament in virtue of the power to regulate trade and commerce under sec. 91 (2) of the British North America Act, has jurisdiction to require a foreign company to take out a license from the Dominion Minister, even in a case where the company desires to carry on its business only within the limits of a single province.

Appeal from the judgment of the Supreme Court of Canada, 15 D.L.R. 251, 48 Can. S.C.R. 260.

Viscount Haldane: This is an appeal from a judgment of the Supreme Court of Canada (15 D.L.R. 251, 48 Can. S.C.R. 260), answering certain questions put to the Judges by a reference from the Government of the Dominion. The questions so referred were as follows: 1. Are secs. 4 and 70 of the Insurance Act (ch. 32), 1910, or any and what part or parts of the said questions, *ultra vires*, of the Parliament of Canada? 2. Does sec. 4 of the Insurance Act, 1910, operate to prohibit an insurance company incorporated by a foreign State from carrying on the business of insurance within Canada, if such company does not hold a license from the Minister under the said Act, and if such carrying on of the business is confined to a single province?

Sec. 4 is in these terms:—

> In Canada, except as otherwise provided by this Act, no company or underwriters or other persons shall solicit or accept any risk, or issue or deliver any receipt or policy of insurance, or grant any annuity on a life or lives, or collect or receive any premiums, or inspect any risk, or adjust any loss, or carry on any business of insurance, or prosecute or maintain any suit, action or proceeding, or file any claim in insolvency relating to such business, unless it be done by or on behalf of a company or underwriters holding a license from the Minister.

The Minister is defined in the Act to mean the Minister of Finance of the Dominion.

Section 70 is an ancillary section, which imposes a penalty on every person who contravenes or attempts to contravene the provisions of the above and other sections. Section 3 provides that the provisions of the Act shall not apply to any contract of marine insurance effected in Canada by any company authorized to carry on such business within Canada, nor to any company incorporated by an Act of the late Province of Canada, or by an Act of the legislature of any province now forming part of Canada, which carries on the business of insurance wholly within the limits of the province by the legislature of which it was incorporated, and which is within the exclusive control of the legislature of such province. Section 3 also provides that any such company as is last described may, by leave of the Governor-in-Council, avail itself of the

provisions of this Act on complying with the provisions thereof, and that, if it so avails itself, these provisions shall then apply to it, and such company shall thereafter have the power of transacting its business of insurance throughout Canada. Section 12 enacts that no license shall be granted to any individual underwriter or underwriters to carry on any kind of insurance business, excepting in the case of associations of individuals formed upon the plan known as Lloyds, under which each associate underwriter becomes liable for a proportionate part of the whole amount insured by a policy. The Act contains other restrictive and regulative provisions.

It will be observed that sec. 4 deprives private individuals of their liberty to carry on the business of insurance, even when that business is confined within the limits of a province. It will also be observed that, even a provincial company, operating within the limits of the province where it has been incorporated, cannot, notwithstanding that it may obtain permission from the authorities of another province, operate within that other province without the license of the Dominion Minister. In other words, the capacity in interfering with which, according to the judgment just delivered by their Lordships in the case of the *Bonanza Company, ante*, such a company possesses to take advantage of powers and rights proffered to it by authorities outside the provincial limits. Such an interference with its status appears to their Lordships to interfere with its civil rights within the province of incorporation, as well as with the power of the legislature of every other province to confer civil rights upon it. Private individuals are likewise deprived of civil rights within their provinces.

It must be taken to be now settled that the general authority to make laws for the peace, order and good government of Canada, which the initial part of sec. 91 of the B.N.A. Act confers, does not, unless the subject-matter of legislation falls within some one of the enumerated heads which follow, enable the Dominion Parliament to trench on the subject-matters entrusted to the provincial legislatures by the enumeration in sec. 92. There is only one case, outside the heads enumerated in sec. 91, in which the Dominion Parliament can legislate effectively as regards a province, and that is where the subject-matter lies outside all of the subject-matters enumeratively entrusted to the province under sec. 92. *Russell* v. *The Queen*, 7 App. Cas. 829, is an instance of such a case. There the Court considered that the particular subject-matter in question lay outside the provincial powers. What has been said in subsequent cases before this Board makes it clear that it was on this ground alone, and not on the ground that the Canada Temperance Act was considered to be authorized as legislation for the regulation of trade and commerce, that the Judicial Committee thought that it should be held that there was constitutional authority for Dominion legislation which imposed conditions of a prohibitory character on the liquor traffic throughout the Dominion. No doubt the Canada Temperance Act contemplated, in certain events, the use of different licensing Boards and regulations in different districts, and to this extent legislated in relation to local institutions. But the Judicial Committee appear to have thought that this purpose was subordinate to a still wider and legitimate purpose of establishing a uniform system of legislation for prohibiting the liquor traffic throughout Canada, excepting under restrictive conditions. The case must, therefore, be regarded as illustrating the principle, which is now well established, but none the less ought to be applied only with great caution, that subjects which, in one aspect and for one purpose, fall within the jurisdiction of the provincial legislatures, may in another aspect and for another purpose fall within Dominion legislative jurisdiction. There was a good deal in the Ontario Liquor License Act, and the powers of regulation which it entrusted to local authorities in the province, which seems to cover part of the field of legislation recognized as belonging to the Dominion in *Russell* v. *The Queen*, 7 App. Cas. 829. But in *Hodge* v. *The Queen*, 9 App. Cas. 117, the Judicial Committee had no difficulty

in coming to the conclusion that the local licensing system which the Ontario statute sought to set-up was within provincial powers. It was only the converse of this proposition to hold, as was done subsequently by this Board, though without giving reasons, that the Dominion licensing statute, known as the McCarthy Act, which sought to establish a local licensing system for the liquor traffic throughout Canada, was beyond the powers conferred on the Dominion Parliament by sec. 91. Their Lordships think that, as the result of these decisions, it must now be taken that the authority to legislate for the regulation of trade and commerce does not extend to the regulation by a licensing system of a particular trade in which Canadians would otherwise be free to engage in the provinces. Section 4 of the statute under consideration cannot, in their opinion, be justified under this head. Nor do they think that it can be justified for any such reasons as appear to have prevailed in *Russell v. The Queen*, *supra*. No doubt the business of insurance is a very important one, which has attained to great dimensions in Canada. But this is equally true of other highly important and extensive forms of business in Canada, which are to-day freely transacted under provincial authority. Where the B.N.A. Act has taken such forms of business out of provincial jurisdiction, as in the case of banking, it has done so by express words, which would have been unnecessary had the argument for the Dominion Government addressed to the Board from the Bar been well-founded. Where a company is incorporated to carry on the business of insurance throughout Canada, and desires to possess rights and powers to that effect operative apart from further authority, the Dominion Government can incorporate it with such rights and powers, to the full extent explained by the decision in the case of the *John Deere Plow Co.*, 18 D.L.R. 353, [1915] A.C. 330. But if such a company seeks only provincial rights and powers, and is content to trust for the extension of these in other provinces to the governments of these provinces, it can at least derive capacity to accept such rights and powers in other provinces from the province of its incorporation, as has been explained in the case of the *Bonanza Co.*, *ante*.

Their Lordships are, therefore, of opinion that the majority in the Supreme Court were right in answering the first of the two questions referred to them in the affirmative.

The second question is, in substance, whether the Dominion Parliament has jurisdiction to require a foreign company to take out a license from the Dominion Minister, even in a case where the company desires to carry on its business only within the limits of a single province. To this question their Lordships' reply is that in such a case it would be within the power of the Parliament of Canada, by properly framed legislation, to impose such a restriction. It appears to them that such a power is given by the heads in sec. 91, which refer to the regulation of trade and commerce and to aliens. This question also is, therefore, answered in the affirmative.

Their Lordships will, therefore, humbly advise His Majesty that the questions referred to should be answered as now indicated. Following the usual practice, there will be no order as to costs.

26. Dominion Law Reports, 288.

2. Fire Insurance.

(*a*) *Chose-in-Action—Equitable Assignment—Bill of Exchange—Non-Acceptance—Insurance—Fire Insurance—Moneys Payable under Proviso Requiring Proof before Payment—Garnishee Order—Moneys Payable Under Fire Insurance Policy—Want of Certainty—Effect of Repudiation of Liability by Insurance Company.*

A letter in the following form:—

"Security National Ins. Co.,
Winnipeg.

Dear Sirs,—Please pay to Messrs. Finkelstein, Levinson & Cameron the sum of $109, and for so doing this shall be your authority.

Yours truly,

M. J. Brookler.

is not an order or equitable assignment at all, but a bill of exchange, whereon in the absence of written acceptance by it the addressee cannot be held liable. (Hall v. Prittie, 17 A.R. 306 followed.)

The claim of an insured person under a policy of insurance against loss by fire, which provides that the loss shall not be payable until thirty days after the completion of the proofs of loss usually required, cannot be attached by a garnishing order before such completion.

The only kind of liability which can be attached under rr. 759 and 761 is a purely pecuniary one and must be absolute and not dependent upon a condition which may or may not be fulfilled. (Lake of the Woods Milling Co. v. Collin, 13 Man. L.R. 154 referred to.)

When a policy of fire insurance contains a condition giving an option to the company to replace the destroyed property instead of paying the insurance money if they should so decide within a certain time, a garnishing order will be of no avail, if served before the expiration of that time, as an attachment of the insurance money; since it will not then be certain that any pecuniary liability would ever arise under the policy.

Quacre, as to whether a condition giving a right of election to "repair, rebuild or replace" could apply to "raw manufactured furs, etc."

Quaere, also as to effect of repudiation of liability by an insurance company in absolving the insured from compliance with a condition precedent.

June 5, 1915—King's Bench, Manitoba—Brookler v. Security National Insurance Co.—*Western Weekly Reports*, June 19, 1915, p. 861.

(*b*) *Insurance—Misrepresentation as to Ownership—Materiality.*

Notwithstanding the condition in an insurance policy that "any fraud or false statement in a statutory declaration shall vitiate the claim," a representation or statutory declaration by the assured that he was the owner of the property, whereas, in fact, the property was purchased with the funds of the assured's brother but intended for the assured, does not materially affect the risk as vitiating the policy on that account.

January 6, 1916—King's Bench, Manitoba—Canadian Credit Men's Association v. Stuyvesant Insurance Co.—26 *Dominion Law Reports*, p. 314.

(*c*) *Principal and agent—Remuneration of agent by commissions—Additional commission on annual net profits—How arrived at—Deductions—Fire Insurance Company.*

The judgment of the Supreme Court of Nova Scotia, in the case of Douglas Bros. v. Acadia Fire Insurance Co., 47 *Nova Scotia Supreme Court Reports*, 517, was appealed to the Privy Council and by the judgment delivered on the 14th July, 1914, the decision of the Supreme Court was reversed and that of the Trial Judge restored.

(*d*) *Insurance—Prohibited keeping of gasolene—Distant location—Materiality to risk.*

Keeping a barrel of gasolene, about 16 feet from the building, is not a breach of condition in a fire insurance policy that the policy shall become void if more than five gallons of gasoline were "kept and stored" at one time in the building containing the insured goods; nor is it a circumstance material to the risk, non-disclosure of which would avoid the policy, where the insurance company at the time of issuing the policy had knowledge of the circumstances and the gasolene so stored is required for daily use.

June 24, 1915.—Supreme Court of Canada—Evangeline Fruit Co. *v.* Provincial Fire Insurance Co.—24 *Dominion Law Reports*, p. 577.

(This is an appeal from a decision of the Supreme Court of Nova Scotia, 17 D.L.R. 378.)

(*e*) *Principal and agent—Liability of agent—Disobedience of instructions.*

An agent who disobeys the instructions of his principal is liable to pay for any loss which in the ordinary course of things is the result of such disobedience.

(*e*) 2. *Insurance—Agents—Unauthorized acceptance of risk—Liability of agent.*

An insurance agent who exceeds his authority in underwriting a risk at a lower rate than that authorized by the insurance company, will, in the event of loss, be liable to the company to the extent of the loss it is made to pay.

(*e*) 3. *Damages—Measure of—Breach of agency contract—Issuing policy under unauthorized rate—Liability for loss.*

In an action by an insurance company against their agent for issuing a policy under an unauthorized rate, the proper measure of damages is the loss the company is obliged to pay and not the difference between the premiums at which the policy was issued and the rate at which the risk would have been accepted.

May 15, 1915.—Supreme Court of Nova Scotia—Globe and Rutgers Fire Insurance Co. *v.* Wetmore & Co., Ltd.—23 *Dominion Law Reports*, p. 33.

(This is an appeal from the judgment of Finlayson, Co. C.J.)

(*f*) *Insurance—Demolition of Building to Prevent Fire—Payment of Loss by Municipality—Right to Subrogation.*

Upon an assignment of fire insurance policies to a municipality after the latter has indemnified the owner for all damages sustained from the demolition of a building under art. 4426, R.S.Q. 1888, to arrest the progress of a fire, the municipality is entitled to be subrogated to all the rights of the owner and recover from the insurance company the loss payable under the policies.

June 24, 1915.—Supreme Court of Canada—The Guardian Assurance Co. *v.* The Town of Chicoutimi.—25 *Dominion Law Reports*, p. 322.

(This is an appeal from the judgment of the Court of King's Bench, appeal side, affirming the judgment of Letellier, J.).

(*g*) *Insurance—"Sporting House"—Cancellation—Tender of unearned premium Credit of amount of premium.*

(*Semble.*) The cancellation notice contemplated by the statutory conditions for Fire Insurance Policies is a ten days' notice and a notice to the effect that a policy shall not be in force after the date of the notice is an insufficient notice of cancellation.

Failure to tender the premium unearned at the date of a cancellation notice or to account to the insured for the same prevents the termination of the policy.

A contract of fire insurance upon "a sporting house" is not an immoral contract so as to render the insurance void. (Morin *v.* Anglo-Canadian Fire Insurance Co., 13 W. L. R. 667 followed.)

Where a policy of insurance issued on a credit basis the risk must attach from the date of issue. (Bell Bros. *v.* Hudson Bay Ins. Co., 44 S. C. R. 419 referred to).

March 26, 1915—Supreme Court, Appellate Division, Alberta—Nakata, (Plaintiff) Respondent *v.* Dominion Fire Insurance Company (Defendant) Appellants, and Carr, third party—VIII *Western Weekly Reports*, 343.

(This is an appeal from a judgment of Beck, J., in favour of plaintiff. Appeal dismissed with costs.)

This case was appealed to the Supreme Court of Canada and the above decision reversed. The report of the appeal case follows.—

(*h*) *Insurance—Fire—House of ill fame—Illegality—Cancellation—Statutory Condition 19.*

A policy of fire insurance, where it appears upon the face of the policy that it has been effected upon a house of ill fame and its contents is unenforceable (Morin *v.* Anglo-American Fire Insurance Co. disapproved. Pearce *v.* Brooks, L.R. 1, Ex. 213 applied). (*Per curiam* Idington and Duff, J. J. *dissentientibus.*)

An insurance company seeking to utilize the power of cancellation contained in condition 19 of the Alberta Statutory Conditions must follow the terms of that condition. (Per Idington, J.)

December 29, 1915.—IX. *Western Weekly Reports*, 1084.

(*i*) *Chose-in-Action—Assignment of claim for damages for tort—Want of notice—Laws Declaratory Act, S. 2.—Insurance—Fire payment of claim—Subrogation—Corporation—Statutory authority—Claim in tort—Limitation of action—The Consolidated Railway Companies' Act, 1896, ss. 44 and 60.*

Owing to the defective installation and maintenance of a live electrical wire by the defendants, the convent of St. Ann at Victoria was burnt, and the proprietors recovered on a policy effected with the plaintiff company. Thereafter the proprietors, by deed poll, authorized the plaintiff company in its own name and for its own benefit to sue for the damages suffered by them, but gave no notice in writing of the assignment to the defendants. After the action was begun, but more than six months after the fire, the proprietors were added as co-plaintiffs.

Held, that (1) the claim against the Railway Company was assignable (King *v.* Victoria Insurance Co., 1896, A. C. 250 followed); (2) owing to want

of notice in writing the assignees could not sue in their own name (Dell v. Saunders, 6 W.W.R. 657 followed); (3) apart from the assignment upon payment of the loss, the plaintiff company was in law subrogated to the rights of the proprietors and entitled to bring an action in the name of the latter; (4) by virtue of s. 44 of the Consolidated Railway Company's Act, 1896, no contractual relationship existed between the proprietors and the defendant company, and that therefore an action in the name of the proprietors was barred by s. 60 of the same act (B.C. Electric Ry. Co. *v.* Crompton, 43 S.C.R. 1 and Lyles *v.* Southend-on-sea Corporation, 1905 2 K.B. 1 followed).

February 26, 1915.—Court of Appeal, British Columbia—Union Assurance Society *et al* (Plaintiffs) Respondents *v.* B. C. Electric Ry. (Defendants) Appellants—VIII *Western Weekly Reports*, 327.

(This is an appeal from a judgment of Gregory, J., 7 W. W. R. 119. Appeal allowed.)

(*j*) *Insurance—Fire—Oral Contract—Interim insurance—Validity*

An interim contract of insurance may be made orally, even though the formal policy is required to be formally executed

November 2, 1915.—Court of Appeal, British Columbia—Westminster Woodworking Co. and Graham *v.* Stuyvesant Insurance Co. et al—IX *Western Weekly Reports*, 418.

(This is an appeal by defendants from a judgment of Macdonald, J., 8 W. W. R., 187. Appeal dismissed.)

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3. Accident Insurance.

(*k*) *Accident Insurance—Bodily injury—Accidental means—Sprained wrist—Recovery delayed by presence of disease in system—Disability caused exclusively by accident—"Total Disability"—Findings of fact of trial judge.*

By a policy issued by the defendant company, the plaintiff was insured against "bodily injury sustained . . . through accidental means . . . and resulting, directly, independently, and exclusively of all other causes, in an immediate, continuous, and total disability that prevents the assured from performing any and every kind of duty pertaining to his occupation . . ." The plaintiff's occupation was that of an eye, ear, nose and throat specialist. While travelling upon a railway train, he was thrown or fell from an upper berth in a sleeping-car, as the result of which the wrist of his left hand was badly sprained; after the lapse of two and a half years his arm had not recovered, and any future recovery was problematical; the arm was useless to the plaintiff, by reason of its swollen condition and rigidity. In this action the plaintiff, alleging total disability, sought to recover $150 a week for thirteen weeks, from the 1st March, 1915, to the 30th May, 1915—the accident having occurred on the 30th May, 1913.

Held, upon the evidence, that the condition of the arm was referable, to some extent at least, to the presence in the plaintiff's system of tuberculosis; but, nevertheless, that the bodily injury resulted, independently and exclusively of all other causes, in the plaintiff's total disability; the disease which had intervened was not another cause within the meaning of the policy—the tuberculosis was in the system, but was harmless until, as the direct result of the bodily injury, it was given an opportunity to become active.

Coyle or Brown *v.* John Watson Limited, 1915 A.C. 1, In *re* Etherington and Lancashire and Yorkshire Accident Insurance Co', (1909) 1 K.B. 591, and Youlden *v.* London Guarantee and Accident Co. (1912-13), 26 O.L.R. 75, 28 O.L.R. 161, followed.

Held, also, upon the evidence, that the plaintiff's injury entirely precluded him from doing any special work on the eye, ear, nose and throat—and that constituted "total disability" within the meaning of the policy.

Jan. 4, 1916.—Supreme Court of Ontario—Mitchell *v.* Fidelity and Casualty Co. of New York.—XXXV *Ontario Law Reports*, 280.

(*l*) *Insurance—Employer's Liability Insurance—Contractor's Employees—City Employees—Extra Premiums.*

A stipulation in an employers' liability policy issued to a municipality that it shall not cover loss from liability for injuries or death caused to a person unless his compensation is included in the scheduled estimate on which the insurance was based, will exclude liability by the insurance company in respect of employees of the city completing works which had been let to contractors at the time the policy was taken out, but which afterwards were taken over by the city on the contractor's default; consequently no action lies against the city for an excess premium on the basis of the additional wages on such work not contemplated in the insurance contract paid to city workmen completing the contract work as to whom no claim was made nor could be substantiated on the city's behalf.

February 8, 1915—Supreme Court, Saskatchewan—Ocean Accident and Guarantee Corporation *v.* City of Moosejaw—21 *Dominion Law Reports*, 16.

(*m*) *Principal and Surety—Change in Transaction—Priority of Surety—Discharge of Surety.*

G. agreed to erect a building and to lease the same when completed to M., the agreement containing a stipulation that rent was not to be chargeable until the building was finished and fixing damages for breach of the agreement at $20 per day. Upon G. becoming financially embarrassed, U. went surety for the performance of the agreement by G. G., becoming further embarrassed, M. at his own cost proceeded with the work.

Held, upon the facts and inasmuch as the agreement contained no stipulation, that M. could, in default of G. completing the building, undertake the work the surety could not be called upon to assume any further liability than the said $20 per day.

September 11, 1915—Supreme Court, British Columbia—Canadian Fairbanks-Morse *v.* U. S. Fidelity & Guaranty Co.—IX. *Western Weekly Reports*, 48.

(*n*) *Execution—Judgment—Satisfaction—Interpleader Issue—Judgments Recovered for Instalments of Purchase-price of Mill—Resale of Mill by Vendor—Sale of Interest in Land or of Chattel—Effect upon Judgments—Costs—Interpleader Bond—Rights of Execution Creditors—Limitation.*

On the 3rd August, 1907, an agreement was made between McP. and McG. and reduced to writing. McG. agreed to buy a certain "saw-mill and machinery, as it stands to-day, at the sum of $7,500, to be delivered in as good state and condition as at the present, at the end of the present season of sawing." McP. recovered judgments against McG. in two actions for instalments of the purchase-money, and placed writs of execution in the sheriff's hands. The sheriff, having in his hands also executions of B. against McG., seized certain logs, which were claimed by a lumber company, and an interpleader issue was ordered to be tried, in which McP. and B. were plaintiffs and the lumber company was defendant. This issue was finally decided in favour of McP. and B. in November, 1912: McPherson *v.* Temiskaming Lumber Co., 1913 A.C. 145. The mill and

machinery remained unmoved until January, 1913, when McP. sold them for $1,750. He also sold the land upon which the mill stood.

In an action by McP. and B. upon the interpleader bond and upon an issue directed to be tried for the purpose of determining whether the judgment recovered by McP. had been satisfied in whole or in part, it was *held*, by Middleton, J., the trial Judge, following Lavery *v.* Pursell (1888), 39 Ch. D. 508, that the mill was to be regarded as land; and, following Cameron *v.* Bradbury (1862), 9 Gr. 67, and Gibbons *v.* Cozens (1898), 29 O.R. 356, that by reselling McP. had precluded himself from afterwards proceeding upon his judgments, even for the balance of his claim after crediting the $1,750; but had not precluded himself from enforcing the judgments for the costs thereby awarded. And therefore the executions in respect of the instalments should be directed to be withdrawn, and the executions with respect to costs should be declared to remain in force.

Upon appeal, the four Judges composing a Divisional Court of the Appelate Division were equally divided in opinion.

Per Falconbridge, C.J., K.B., and Latchford, J.: The contract was not for the sale of land or an interest in land; and the resale by McP. did not prevent the further enforcement of the judgments. If McP. was guilty of any abuse of the power of resale of the mill and machinery as chattels, McG. had his remedy by action for such abuse.

Hodgins, J. A., and Kelly, J., *contra*, agreeing with the opinion of Middleton, J.

Review of the authorities.

Held, also, by Middleton, J., and affirmed by the Divisional Court, that the liability of the obligors upon the interpleader bond was not confined to the amount remaining due on the executions of McP. and B.—other creditors having executions in the sheriff's hands were entitled to share in the fund represented by the bond.

April 19, 1915.—Supreme Court, Ontario—McPherson *v.* United States Fidelity & Guaranty Co.—XXXIII *Ontario Law Reports*, 524.

(*o*) *Practice—Security for Costs—Approved Company—Examination for Discovery—Garnishee Proceedings—Examination of Defendant—The Guarantee Companies' Securities Act.*

A Company approved under the Guarantee Companies' Securities Act should not be ordered to give security for costs.

A defendant in a suit in which garnishee proceedings have been instituted is not a person "for whose immediate benefit the issue is being prosecuted" so as to entitle the garnishee to examine him for discovery. (Woodley *v.* Harker, 6 W.L.R. 102 followed. Macdonald *v.* Norwich Union, 10 P.R. 462 distinguished.)

July 13, 1915—Supreme Court, Saskatchewan—U.S. Fidelity, etc., Co. *v.* Gouin—VIII *Western Weekly Reports*, 1198.

(*p*) *Principal of Surety—Rights and Remedies of Surety—Shortages—Good Faith of Principal.*

A surety is not entitled to recover from the principal for money paid out for shortages in pursuance of the terms of the bond not attributable to the principal's negligence, and where he otherwise faithfully performed his duties.

July 15, 1915—Supreme Court, Saskatchewan—U.S. Fidelity and Guaranty Co. *v.* Weber—24 *Dominion Law Reports*, 113.

(q) *Re Ontario Fire Insurance Co. (in liquidation).*

SCHEDULE A.

Alberta—Supreme Court Chambers—Stuart, J.—Counsel, Fred Taylor, K.C., for persons on list of contributories; *H. P. O. Savary,* for G. S. Ewart; *A. H. Clarke, K.C.,* and *F. S. Albright,* for liquidators.

Company—Winding-Up—Transfers of Directors' Shares—Validity—List of Contributories

In this case Stuart J., held upon the facts and the construction of *The Companies Clauses Act* (R.S.C. 1886, ch. 118) ss. 24, 25, 26, made applicable to the Company by its special Act of Incorporation, that certain transfers made by directors of their own shares were improperly made and that their names ought to be added to the list of contributories, on the ground that the power to pass upon transfers of stock not fully paid up was intended by Parliament to be exercised not merely in the interests of the general body of the shareholders, but in the interest also of the public doing business with the company and becoming its actual or contingent creditors. The learned judge then said:

"I come to this conclusion simply upon the wording of the statute. But before dealing with that I think it advisable to make some observations which are perhaps more especially applicable to the question of the general liability of the directors in respect of all the shares transferred.

"I think it probably true that if there were no fraud upon the other shareholders who signed, no transfers and no breach of duty towards them, the directors cannot be bound to make any more careful enquiry into the standing of a proposed transferee where they are transferring their own shares than would be demanded of them when passing upon a transfer of a shareholder who is not a director.

It is clear from the affidavit of Percy W. Thomson that the offer of Rice was communicated to all the shareholders so that an equal opportunity was given to all to accept. Rice was not paying anything for the shares and it was therefore a matter of indifference to him if every single shareholder took up his offer, at least, if we assume that the amount unpaid on one-half the stock would be sufficient to meet all the then outstanding liabilities which I think was the case. Of course, the shareholders were entitled to be informed not only of Rice's offer, but also of the exceedingly difficult and dangerous position in which the company then stood. I am inclined to think that it might not improperly be inferred from the evidence before me that the shareholders were fairly well advised of the unsatisfactory condition of the company.

"But, however this may be, there is the high authority of Lord Cairns in his judgment, delivered in the House of Lords in *Murray* v. *Bush,* L.R. 6 H.L. 37, 42 L.J. Ch. 586, that a remedy against the directors could, in such a case, only be obtained by a bill in equity and not under winding-up proceedings.

"It is also somewhat difficult for me to reconcile the views expressed by Lord Cairns with any application to the case of a director transferring his own shares of the third rule laid down in *In re Discoveries Finance Corpn., Lindlar's Case* [1910] 1 Ch. 312, 79 L.J. Ch. 193, which is in any case only *obiter* and expressed also only in respect of a transfer by a person who is a shareholder only.

"For the purpose of the single matter which is before me for decision, viz.: whether the old directors can be made liable in respect of their own shares which they transferred, I do not think it necessary to go beyond the terms of *The Companies Clauses Act.* Under the terms of that Act, I do, indeed, find it difficult to see how the directors can be in any worse position with regard to a

transfer made by themselves than with regard to a transfer made by an ordinary shareholder. In the one case as in the other, the test seems to me to be in the question, 'Was the transferee not apparently of sufficient means?' It is true that as a general rule a director will be liable to know more about his own purchaser or transferee than about the proposed transferee from an ordinary shareholder. But in either case the same rule must apply according to the facts. In the case of his own transferee things in fact may *be apparent*, or will likely be apparent, but in either case the meaning of the statute must surely be that judgment must be passed upon the Act of the directors in approving the transfer according to what was or was not *apparent* to *them*. I think that in either case one result of the statute is that the directors must not approve a transfer to a person, for instance, about whom they know absolutely nothing at all, for in such a case the transferee cannot appear to be of sufficient means. The effect of the statute obviously is that in order to be relieved, there must be a *positive appearance* of sufficient means. If the word 'not' had been differently placed so that the phrase would read '*apparently* not of sufficient means,' then I think the effect would have been to make the burden upon the directors lighter because then there would have to be a positive appearance of insufficiency in order to impose the burden; whereas, as the words are placed, there must be to them a positive appearance of sufficiency in order to relieve them from it. The question, therefore, is whether the liquidator has shown that there was not such a positive appearance of sufficiency. This reveals a distinction which must be borne in mind between the burden of inquiry or knowledge or judgment, or whatever it may be called which rested upon the directors at the time of approval of the transfers and the burden of proof which rested upon the liquidator at the hearing of the application. I think that in the first instance the burden of proof that the transferees did not present to the directors such a positive appearance of sufficiency as would relieve them from the burden otherwise imposed by the statute rested upon the liquidator. In view of this circumstance, that the burden upon the liquidator was that of proving a negative, I think he went as far as the court would call upon him to go, or as he could be expected to go, and that he should not be expected to exhaust all possible facts which might have appeared to the directors and show that they did not so appear, but that he having gone as far as he did, the directors, if they claimed that certain facts did appear to them to be true with respect to the proposed transferee which apparently showed him to be possessed of sufficient means, should have presented such facts to the court on their own behalf.

Now, how far did the liquidator go in his proof? It was shown that Rice happened to be in St. John in connection with some business of the Western Canada Fire Insurance Co., of which he was a managing director, that some of the officers of the Ontario suggested to him the question of acquiring the control or ownership of that company, that Rice informed them that his company had no power to buy shares in another company, that he telegraphed the proposal to Walker, then president of the Western Canada, who replied that more information was needed, which telegram I must infer was brought to the attention of the Ontario Directors and that then Rice signed the offer drawn up by Ewing and the power of attorney to P. W. Thomson to accept on his behalf, that he immediately left for the west, and that then the very next day, with what would appear to have been rather indecent haste, 1258 shares were transferred to him, either by the directors themselves, or by shareholders to whom they immediately communicated the offer and with whom they must have been very closely in touch. Rice was not paying anything for these shares to the transferors so that the directors as transferors had no direct personal interest in his financial standing. He was, however, to their knowledge, assuming a contingent obligation to the company which would become a real one whenever calls were made

to the extent of $62,900. Is it not fairly clear from the circumstances that Rice did not really positively appear to the directors to be of sufficient means to meet such a possible obligation? His offer was received on the 19th. His residence was in Calgary and his business centered there. There is no evidence of any intervening inquiries having been made about him prior to the execution of the transfers. Owing to the distance and the shortness of the time, I think it is in any case impossible that really sufficient inquiries could have been made. But there is more than that. It seems to me that the inference must be made from the facts proven, and particularly from some of the later telegrams which I have quoted, that the directors knew perfectly well that Rice had not the slightest intention of purchasing all these shares in his own name but really intended to get other people, to the directors absolutely unknown, to become the owners of them. They could not have thought that the resources of the Western Canada as a company were behind him because they had been informed that that Company had no power to acquire shares in another company and they, therefore, must have known that for sufficiency of means they must look to individuals only, to Rice and his associates. It is true that by the insertion in the offer which Rice signed of a guarantee to pay $35,000 upon the shares acquired either in cash or securities satisfactory to the superintendent of insurance the directors seem to have to some extent been conscious of their duty. But the mere fact that Rice signed such a guarantee cannot be said to have added any strength to his appearance of sufficiency, because it did not decrease the extent of his obligation and it furnished no evidence at all of his financial strength. If the directors had waited before approving of the transfers until they saw how far he could fulfil that obligation, and had seen that he was fulfilling it, their case would have been different. Even when the time came to fulfil it only $10,000 in cash was forthcoming and the securities turned over, to which I have not heretofore referred, were obviously very flimsy. How they satisfied the superintendent of insurance, if they did satisfy him, I fail to understand.

Even if events, which occurred, subsequent to the date of the bulk of the transfers in question, viz.: September 20th, could have any bearing on the matter, I can find nothing in any of these events which would strengthen the appearance of sufficiency. The telegram of September 30th, which purports to be signed by Rice and which, although he denied it, I think he probably did sign, does indeed indicate that the expected money was to be raised by a call upon the shareholders of the Western Canada, but this, in my opinion, carries the matter no further, because there is every reason to believe that the directors knew absolutely nothing about the apparent sufficiency of those shareholders to meet any call upon them. Moreover, they knew because they had been told, and it was in the law, that there was no right to use the funds of the Western Canada as a company to pay for and purchase stock in the Ontario. Certainly they knew that there was nothing in the memorandum of September 19th which in any way bound the Western Canada as a company to stand behind Rice on his proposed purchase of their shares and they had every reason to know that no proceedings could have been taken to secure the approval of the Western Canada shareholders by September 30th, when the telegram was sent, because Rice was managing director and could not get back to Calgary before the 24th or 25th.

I think, therefore, that I am justified in finding that the liquidator has shown that the directors approved of transfers to transferees who were not apparently of sufficient means and that with respect to such transfers the effect of the statute is to place upon the directors, both jointly and severally, the same liability as the transferring shareholders would have been under except for the entry of their transfers.

There are, however, some minor questions to be dealt with. Upon the list as presented to me, the directors are not entered as being liable for any but their

own shares previously held. They are not entered as being liable jointly and severally either for each others shares or for the shares of shareholders who are not directors. I do not understand therefore that upon the motion as made before me I have any power to order that they be made contributors to any greater extent than to the amount unpaid on their own shares previously held. Not being on the share register the burden of proof in seeking to aid them was upon the liquidator as I have stated, and when I speak of their names as being upon schedule A, all that is meant is that that is a schedule of names not taken from the register as it now stands, but prepared from the stock certificate book with a view to the motion to place them upon the list.

This, I think, still leaves it open to the liquidator to move, if so advised, to add each of the old directors in question to the list, also with respect to the shares formerly held by each of the other directors and by each of the shareholders whose transfers were approved by them. And after any such motions were made and allowed if that should be the result, the position of the transferring shareholders, who were not directors, would still be left open according to the arrangement at the hearing. In view of the effect which I give to the words of the statute it becomes unnecessary to distinguish between the position of the directors *qua* transferors merely and *qua* directors. With regard to the case of Ewing, a director whose shares were never transferred at all, but cancelled and whose name is upon another schedule including a different class of alleged contributories, it would seem to be still open to the liquidator to apply to make him liable, not merely for his cancelled shares, but also under the statute for the shares of each shareholder whether co-directors or not, whose transfers he approved in violation of the statute.

The directors who transferred their own shares on September 20th were J. Royden Thomson, Robert Thomson and P. W. Thomson. Leavitt and Porter did not transfer theirs until October 24th. They, on that date, each transferred 20 shares to Craig and also resigned their position as directors. I think it is quite clear from the evidence that they knew nothing of Craig, that his name was merely sent down by Rice as a proposed transferee and that he was not to them apparently of sufficient means to meet an obligation amounting to $2,000. There was in fact no appearance at all of any kind with respect to him. The same must also be said to the transfer by G. S. Ewart to Craig of 20 shares on October 2. Ewart was then a director and obviously knew nothing about Craig. If a motion is made to make the old directors reciprocally liable some question will arise as to these three transfers which were subsequent to September 26, when two of the Thomsons retired from the directorate, but I do not need to discuss that matter now.

The present order will be that each of the directors, Robert Thomson, J. Royden Thomson, Percy W. Thomson, George S. Ewart, R. T. Leavitt (or his estate) and A. Porter, will be added to the list of contributors with respect to the shares and for the amounts mentioned in schedule A. If the transferees are also added to the list, a question may perhaps arise as to whether the old directors are primarily or only secondarily liable, but that matter was not raised on the argument.

One word I may add, which is this, that I am unable to see what effect the subsequent supposed cancellation of shares made by the new directors in Calgary can have upon the question. I have not decided, because at the date of that action there were no shares standing in the names of the old directors which could be cancelled The shares had undoubtedly been transferred to other persons and the liability of the directors, which I had held exists, rests, not upon their being now shareholders, but upon the words of the statutes as applied to their action in approving of the transfers.

I think the directors added must also bear a share of the costs of the application, proportionate to the amount of liability imposed upon them."

VIII. *Western Weekly Reports*, 1081.

LEGISLATION.

1.---Dominion Legislation.

The undermentioned Acts were passed by the Parliament of Canada during the session of 1916, 6 George V:—

(1 An Act to authorize certain extensions of time to Insurance Companies. (*Assented to April 12, 1916.*)

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Any insurance company whose power to apply for a license under the provisions of *The Insurance Act, 1910*, has expired during the present session or will expire before the end of the next session of Parliament, may obtain an extension of such power until the end of the next session of Parliament by filing a notice with the Superintendent of Insurance in form 1 of the schedule to this Act within two months after the passing of this Act, and paying to the said Superintendent a fee of one hundred dollars.

2. A list of all companies obtaining extensions under the provisions of this Act shall be published in the prefix to the first volume of the annual statutes of Canada published thereafter.

Schedule I.

To the Superintendent of Insurance:

Notice is hereby given that the (*here insert name of Company*) will take advantage of the extension of time authorized by chapter 8.....of the statutes of 1916, for applying for a license under *The Insurance* Act, *1910.*

Dated at.....this.....day of.....A.D. 1916.

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(2). An Act to incorporate the Canadian Indemnity Company. (*Assented to March 23rd, 1916.*)

This Act incorporates the Canadian Indemnity Company with power to transact the business of hail and guarantee insurance and with power to acquire the assets and to perform the discharge of obli ations and liabilities of the Canadian Indemnity Company incorporated by Chapter 108 of the Statutes of Manitoba 1912. The Act provides that business shall not be commenced until two hundred thousand dollars of the capital stock have been subscribed and paid, and that not more than two of the three classes of business authorized shall be transacted until the subscribed and paid up capital has been increased to three hundred thousand dollars.

The Act is in the model form with the exception of the additional clauses necessary to empower the Company to take over the business of the provincial company.

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(3). An Act to incorporate the Fire Insurance Company of Canada, (*Assented to May 18, 1916.*)

This Act incorporates the Company with power to transact fire, automobile, sprinkler leakage and weather insurance. The Act is in the model form.

2.—Manitoba Legislation.

(1). An Act respecting the Northwestern Life Assurance Company. (*Assented to March 10, 1916.*)

This Act extends for two years from March 10, 1916, the time within which the Company may commence business, and provides that a license may be granted to it upon compliance with the provisions of its Act of incorporation, 4 Geo. V, cap. 151, and with the provisions of section 10 of the Manitoba Insurance Act as they were prior to amendment by 5 Geo. V, cap. 33, section 9.

(2). An Act to amend "An Act to incorporate The Western Empire Fire and Accident Insurance Company." (*Assented to March 10, 1916.*)

This Act changes the name of the Company to "The Rupert's Land Investment and Loan Corporation," repeals its insurance powers, and grants the usual powers of a loan company.

(3). An Act to amend "An Act to incorporate the Winnipeg Life Assurance Company." (*Assented to March 10, 1916.*

This Act (1), extends the time for two years from March 10, 1916, within which the Company may commence business, (2), provides that powers of amalgamation may be exercised at any time prior to or during organization subject to approval by two-thirds in value of the shareholders and by the Superintendent of Insurance, and (3), amends section 4 of the Company's Act of incorporation, chapter 162 of the statutes of 1914, by providing that provisional directors shall be the directors of the company until replaced by others duly appointed in their stead and may exercise all the powers of directors.

3.—Quebec Legislation.

(1) An Act to amend the Quebec Insurance Act with regard to insurance agents. (*Assented to March 16, 1916.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. The Revised Statutes, 1909, are amended by inserting therein, after article 6961 thereof, new articles 6961*a* and 6961*b*, as follows:

"6961*a*. No insurance agent shall do business as such in the Province who is not a *bona fide* resident of the Province.

Nevertheless the provisions of the first paragraph of this article shall not apply to an agent residing in any other province whose laws permit agents residing in this province to do business in such other province on the same terms and conditions as residents thereof."

"6961*b*. The words "insurance agent," in this section shall include an acknowledged agent, sub-agent or any person, firm or corporation who shall, on behalf of any insurance company, in any manner transact the business of insurance by negotiating for or placing risks, or delivering policies, or collecting premiums, but shall not include the officers and salaried employees of any insurance company who do not receive commissions, nor the agents or representatives of mutual benefit associations."

2. This Act shall come into force on the day of its sanction.

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(2) An Act to incorporate "L'Association d'Assurance Mutuelle des paroisses et des maisons d'éducation et de Charité de la vallée de l'Ottawa," in the province of Quebec." (*Assented to March 16, 1916.*)

This Act incorporates under the above-mentioned name the parishes, *fabriques* and missions and educational and charitable institutions of the Archdiocese of Ottawa and of the dioceses of Pembroke, Temiskaming and Mont-Laurier, situate within the limits of the civil province of Quebec, with power to effect assurances against fire and lightning on churches, chapels, presbyteries,

seminaries, colleges, convents, buildings used as educational establishments, charitable institutions, asylums and their dependencies, as well as upon the moveable of the insured properties.

(3) An Act to incorporate The "Labour Union Insurance Company (La Compagnie d'Assurance L'Union du Travail." (*Assented to March 16, 1916.*)

This company is authorized by this Act to transact the business of life insurance, sickness insurance and accident insurance, business not to be commenced until at least three hundred thousand dollars of capital has been subscribed and at least thirty thousand dollars paid thereon.

(4) An Act to amend the Act respecting the Mutual Fire Insurance Company of the Butter and Cheese Factories of the Province of Quebec. (*Assented to March 16, 1916.*)

This Act amends the company's Act of incorporation, 3 Edw. VII, chap. 96, by providing that the directors may, among other things, enact from time to time what class of persons shall be admitted as members of the company, section 8 is replaced by a section in which this power is recognized.

4.—Saskatchewan Legislation.

(1) An Act to amend The Saskatchewan Insurance Act. (*Assented to March 14, 1916.*)

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:

1. Paragraph 39 of section 2 of *The Saskatchewan Insurance Act*, being chapter 15 of the statutes of 1915, is hereby amended by striking out the words "a policy holder on the premium note plan" in the third line, and substituting therefor the words "a person holding a contract of insurance issued by a mutual or cash mutual company."

2. Section 23 of the said Act is amended by inserting after the words "trust money" in the fourth line the following words "or in bonds or debentures secured by rates or taxes levied under the authority of the government of any province of Canada on property situated in such province, and collectable by the municipalities in which such property is situated."

3. Section 63 of the said Act is amended by adding thereto the following:

"(11) When, by virtue of reciprocal legislation, any other legislature in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Saskatchewan, the superintendent may indorse as valid for Saskatchewan the like certificates issued under the authority of such legislature. Such indorsement shall not authorise the agent holding such certificate of authority to transact the business of fire insurance in the province."

4. Subsection (7) of section 65 of the said Act is amended by adding thereto the following: "and in addition the same percentage of premiums as is required under the provisions of *The Fire Prevention Act*, such additional percentage to be deposited and dealt with as directed by that Act."

5. Section 72 of the said Act is amended in the following manner:

(*a*) By striking the words "or transacting any business of life insurance in this province" from the third and fourth lines, and by inserting after "computed" in the fifth line the words "except as hereinafter provided";

(*b*) By striking out the words "extraprovincial insurance" from the first line of clause (*a*) and the word "life" from the second line; and by inserting after "reserve" in the fourth line the words "or surplus fund";

(*c*) By adding thereto the following subsections;

"(2) Every company licensed to transact the business of hail insurance in Saskatchewan shall, in the year 1916, set aside as a hail insurance surplus fund the total profit realised from such business during the said year, not exceeding, however, fifty per centum of the total net premiums received in respect of such business during the year, and shall in each year thereafter continue so to do until or so that, the surplus fund in any year shall be not less than fifty per centum of the said premiums received during the preceeding year."

"(3) In the case of a company other than a Canadian company licensed to transact the business of hail insurance in Saskatchewan, the assets in Canada of such Company, required by this Act to be maintained, shall at all times exceed its total liabilities in Canada in respect of its business other than that of hail insurance, computed in accordance with the provisions of this Act, by an amount at least equal to fifty per centum of the total net premiums received by it in respect of its business of hail insurance in Canada during the preceding year."

6. Subsection (3) of section 198 of the said Act is amended by striking out all the words in said subsection after the word "void" in the fourth line.

7. The said Act is amended by adding thereto the following section:

AMALGAMATION AND TRANSFER.

"206. Any company incorporated by the Legislative Assembly of Saskatchewan and licensed under this Act may amalgamate its property and business with those of any other such company, or any other company, or may transfer all or any portion of its contracts of insurance to or reinsure the same in any other such company or any other company, and may transfer its property and business or any part thereof to any other such company or any other company, and such companies are hereby authorised to enter into all contracts and agreements necessary to amalgamation, transfer or reinsurance upon compliance with the conditons hereinafter set forth.

"(2) In like manner any such company may reinsure the contracts of insurance or any portion thereof of any other such company or any other company, or may purchase and take over the business and property or any portion thereof of any other such company or of any other company.

"(3) When an agreement for such amalgamation, transfer, reinsurance or purchase has been entered into, the companies which are parties to such agreement may apply by petition to the minister to sanction and confirm same.

"(4) Notice of the company's intention to apply for sanction and confirmation of such amalgamation, transfer, reinsurance or purchase shall be given in *The Saskatchewan Gazette* at least thirty days before the application is made.

"(5) When such application is made, the companies which are parties to the agreement shall file with the minister the following documents:

"(*a*) Certified copies of the statement of the assets and liabilities of the companies concerned in such amalgamation, transfer, reinsurance or purchase;

"(*b*) A statement of the nature and terms of the amalgamation, transfer, reinsurance or purchase;

"(*c*) A certified copy of the agreement under which such amalgamation, transfer, reinsurance or purchase is effected;

"(*d*) Certified copies of the actuarial or other reports upon which such agreement is founded;

"(*e*) A declaration under the hands of the president and manager of each company that to the best of their knowledge and belief every payment made or to be made to any person whatsoever on account of the said amalgamation, transfer, reinsurance or purchase is therein fully set forth and that no other payments beyond those set forth have been made or are to be

made either in money, contracts or insurance, bonds, valuable securities or other property, by or with the knowledge of any of the parties to the amalgamation, transfer, reinsurance, or purchase.

"(6) Before such amalgamation, transfer, reinsurance or purchase is sanctioned by the minister, he may instruct the superintendent of insurance to examine into and report to him with reference to the general affairs of the interested companies and the certificate of the superintendent approved of by the minister shall be conclusive as to the expenses to be paid by the companies in respect thereof.

"(7) No company shall be permitted to amalgamate its business with, transfer its business to, reinsure its business in, or purchase and take over the business and property, or any portion thereof, of any other company if the capital of the combined companies after such amalgamation or of the continuing company after such transfer, reinsurance or purchase shall be impaired.

"(8) No company shall amalgamate with another company, transfer its business to, reinsure its business in or purchase and take over the business and property, or any part thereof, of another company unless such amalgamation, transfer, reinsurance or purchase is sanctioned by the minister in accordance with the provisions of this Act.

"(9) Nothing in this section shall affect the force of sections 34 and 71 of this Act.

"(10) The effect of this section in so far as regards extra-provincial companies licensed under this Act, shall be limited to contracts of insurance in force in this province, as determined by section 192 of this Act."

8. This Act shall come into force on the day on which it is assented to.

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(2) An Act to incorporate The Agricultural Insurance Company, Limited. (*Assented to February 19, 1916.*

This Act incorporates the company with power to insure against losses by fire, lightning, hail, windstorm, tornado and damage to live stock by accident, sickness or other casualties. Insurance business shall not be transacted until at least two hundred thousand dollars of capital have been subscribed and at least twenty-five thousand dollars paid thereon. The company's head office is in Regina.

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(3) An Act to incorporate the Middle West Insurance Company, Limited. (*Assented to February 19, 1916.*

The company incorporated by this Act is given power to transact fire, lightning, tornado or windstorm, guarantee insurance and insurance against all accidents or casualties of whatsoever nature and from whatsoever cause, arising whereby the insured or his property may suffer loss, damage or injury or be disabled.... subject however to the provisions of *The Saskatchewan Insurance Act.* The company shall not commence insurance business until two hundred thousand dollars of capital has been subscribed and at least twenty-five thousand dollars paid thereon. The head office is in the City of Moosejaw.

PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912, 1913 and 1914 there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, brought up to date and is here given in sufficient detail, it is believed, for most cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

ALBERTA.

By the Province—

(*a*) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, $10. Registration and renewal thereof: life insurance, $300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $300; hail insurance, $200; accident, sickness and guarantee insurance, $200; plate glass, $50; storm, cyclone and tornado, $50; inland marine and inland transportation, $50; sprinkler leakage, $50; one or more of all other classes of insurance, $100.

(*b*) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than $50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of $\frac{1}{4}$ per cent thereof.

By Municipalities—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province—

(*a*) *Registration and filing of documents.*—For filing documents and application for license, $5; charge for publication notice of license, $5. Initial license fee for all insurance companies, $250. For filing of documents on renewal of license: fire companies, $1 per document; other companies, $5.

(*b*) *Income Tax.*—A tax of 1 per cent of income (all sources) is required from all insurance companies other than fire insurance companies. In the case of fire insurance companies the tax on premium income is 2 per cent thereof, and on income from other sources 1 per cent thereof.

By Municipalities—

No special taxes or fees are charged by municipalities.

MANITOBA.

By the Province—

(*a*) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire or life companies, $200; accident, guarantee or surety, $25. Underwriters' Permit, $100.

(*b*) *Income Tax.*—(1) On the gross premium income of all companies:—

Premium income less than $50,000	1	% thereof
" $50,000 but less than $100,000	$1\frac{1}{4}$	"
" $100,000 but less than $150,000	$1\frac{1}{2}$	"
" $150,000 but less than $200,000	$1\frac{3}{4}$	"
" $200,000 or more	2%	"

(The above premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds $25,000 the gross income therefrom is taxed $\frac{1}{4}$% thereof.

By Municipalities—

No special taxes are charged by municipalities.

NEW BRUNSWICK.

By the Province—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(*a*) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of $100.

(*b*) *Life Insurance Companies.*—An annual tax of $250.

(*c*) *Accident and Guarantee Companies.*—A tax on premium income of ½ per cent thereof together with an additional sum of $25.

By Municipalities—

Information wanting.

NOVA SCOTIA.

By the Province—

No fees are charged for registration or for filing of documents.

Income Tax.—The gross premium income of life insurance companies is taxed to the extent of 1¼% thereof; other insurance companies, 1% thereof. There is no tax on income from other sources.

By Municipalities—

No special taxes are imposed by municipalities.

City Taxes.—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, $200; accident or guarantee insurance, $50; plate glass, $25. Information in regard to other cities wanting.

ONTARIO.

By the Province—

(*a*) *Registration and filing of documents.*—Application fee, $5; filing power of attorney, $5; registration, $150.

(*b*) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of $30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

By Municipalities—

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

By the Province—

The only requirement imposed on extra provincial insurance companies by the province is the annual payment of a flat-rate tax depending on the class of business as follows, namely: Life insurance, $225; fire insurance, $150; accident, $50; guarantee, $10; and accident and guarantee, $60.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee and accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, $25; fire insurance companies, $10; accident, $10; plate glass, $10.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(*a*) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $1; filing of power of attorney, $5; certificate of registry, $150 annually.

(*b*) *Income Tax.*—The premium income of life insurance companies, 1¾ per cent thereof but not less than $400; all other companies, 1 per cent but not less than $250.

(*c*) *Fire Prevention Tax.*—Fire companies are taxed ¼ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

By Municipalities—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of $20,000 or less	$ 40
For every $5,000 or part thereof in excess of the first $20,000 up to $100,000	5
For every $10,000 or part thereof after the first $100,000 up to $500,000	3
For every $100,000 or part thereof after the first $500,000 up to $1,000,000	20
For registry of power of attorney	5

For filing annual statement a fee of $5 is charged if the capital stock does not exceed $50,000; otherwise the fee is $10.

Income Taxes.—Every insurance company is required to pay a tax of 1 per cent on premium income. If a company has more than $50,000 invested in the province an additional tax of forty cents per $1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) The Victoria-Montreal Fire Insurance Company.

Statement of the liquidator, John Hyde, as at March 31, 1916.

ASSETS.

Cash, balance in bank		$ 2,186 69
Shareholders' balances considered good		116,624 99
Total assets considered good		$ 118,811 68
Assets considered doubtful or bad:—		
Shareholders' balances	$ 35,197 78	
Bills receivable	20,072 88	
T. A. Temple & Sons	37,727 49	
Agencies and brokers' balances	6,597 87	
		99,596 02
Total assets		$ 218,407 70

LIABILITIES.

Return premiums unclaimed	$ 91 31
Claims not filed or not admitted but of which the liquidator has notice	36,253 22
Total liabilities	$ 36,344 53

Cash Statement from April 30, 1915, to March 31, 1916.

Receipts.

Cash on hand and in bank, March 31, 1915	$ 2,121 05
Interest on bank account	65 64
	$ 2,186 69

Expenditure.

Nil.

Balance on hand March 31, 1916	$ 2,186 69

(2.) La Compagnie d'Assurance Contre L'incendie de Rimouski.

Mr. Theodore Meunier, liquidator of the Company furnished the following provisional statement of its assets and liabilities as at March 31st, 1916, and of income and expenditure from March 15, 1915, to March 31st, 1916.

ASSETS.

Rimouski debentures on deposit with Receiver General, par value	$ 55,000 00
Other debentures, par value	35,000 00
Cash on hand	18,631 60
Interest accrued	9,323 73
Rent due	122 50
*Due by agents	34,100 97
Due by reinsurance companies for losses	3,034 90
Due by Calgary Fire Insurance Co. (in liquidation)	3,664 09
Due by Carnegie Trust Co. (in liquidation)	4,302 93
Due by Continental Oil & Cotton Co	1,431 00
Return premiums due by reinsurance companies	2,597 52
Furniture, fixtures and maps	2,257 00
Uncalled capital	33,445 38
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation)	16,097 79
Total assets, nominal value	$ 219,009 41

LIABILITIES.

Losses due	$ 112,796 41
Losses disputed	18,784 40
Losses reported, not adjusted, net	2,499 68
Reinsurance premiums due	3,860 50
Return premiums on policies cancelled	90,923 61
Due for salaries	1,438 41
La Banque Nationale	19,954 33
Sundry Accounts	8,708 54
	$ 258,965 88

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

INCOME.

Reinsurance and return premiums	$ 10,500 00
Rents	40 81
Agents' accounts	425,77
Goad's plans sold	245 00
Furniture sold	344 00
Shareholders' account	702 29
Interest on deposit	193 87
Dividend 30% from Calgary Fire Ins. Co	1,620 31
Dividend 5% from Carnegie Trust Co	350 24
First and second dividends from United London & Scottish Ins. Co.	7,172 33
Received from Continental Oil Co	1,049 00
Cash on hand, March 15, 1915	4,419 61
Total	$ 27,063 23

*Agents' accounts have been credited with premiums charged since 31st January, 1914, when policies and renewals have been returned to the liquidator unpaid and not accepted by the insured.

EXPENDITURE.

Liquidator's fees	$ 1,000 00
Inspectors' fees	1,654 25
Printing and Stationery	77 71
Salaries	3,005 00
Legal expenses	1,200 03
Office expenses	628 18
Re Crown deposit release	866 46
Cash on hand March 31, 1916	18,631 60
Total	$ 27,063 23

(3.) The Ontario Fire Insurance Company.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at March 31, 1916, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

Assets.	Book value.	Expected to realize.
Cash on hand	$ 15,205 59	$ 15,205 59
Accounts receivable, agents' balances, proportions of losses recoverable, etc	79,212 08	20,000 00
Investments and accrued interest thereon	72,514 43	40,000 00
Maps and plans	10,346 55	500 00
Office furniture	1,900 00	250 00
Capital uncalled	95,062 47	50,000 00
	$274,241 12	$ 125,955 59

LIABILITIES.

Fire losses	$ 114,844 00
Rebates to policyholders	76,400 00
Other claims (estimated)	20,000 00
	$ 211,244 00

Income (April 1, 1915—March 31, 1916).

Accounts receivable:—		
Cash on hand April, 1915		$ 2,932 27
Alix property	$ 13 35	
Agents	29 60	
Reinsurance	2,165 98	
		2,208 93
Sale of securities		3,363 20
Debenture interest and dividends		3,356 90
Office furniture		25 00
Contributories		18,737 53
Total		$ 30,623 83

EXPENDITURE (April 1, 1915—March 31, 1916).

Salaries and compensation	$	8,530 00
Appraisal fees		157 50
Printing stationery and postage		163 89
Legal expenses		6,244 59
Audit		52 30
Sundry		269 96
Balance on hand, March 31, 1916		15,205 59
Total	$	30,623 83

APPLICATIONS FOR LICENSES UNDER CONSIDERATION.

Within the past few months several applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

An application has been received from a United States company, the Stuyvesant Insurance Company, for a license to transact fire insurance, and from a provincial company, the Hamilton Fire Insurance Company, which has heretofore confined its business to the Province of Ontario, for a license to transact fire insurance throughout Canada. The Scottish Union and National Insurance Company has applied for an extension of its present license to include hail insurance and the Insurance Company of North America for an extension to include tornado insurance.

INSURANCE IN CANADA.

The statements submitted herewith contain the figures for fire and miscellaneous classes of insurance transacted by all companies licensed by this Department.

There is, however, a certain volume of insurance business of all classes transacted by companies holding licenses from the governments of the various provinces of Canada, or permitted by the laws of the provinces to transact business without a license. In most of the provinces the figures for the business transacted by these provincial licensees are to be found in annual reports issued by the provincial Departments, but there is no single official report issued in Canada in which can be found the combined figures for both Dominion and provincial licensees. From a statistical standpoint this is unfortunate, and with a view to overcoming this defect, I have endeavoured to collect from the available sources the figures for the business transacted by the provincial licensees, for the year 1914, the last year for which the provincial reports are at this date available. For the business of provincial licensees in provinces in which no separate report is published, the figures have been obtained direct from the companies.

The business of the provincial licensees may be divided into three classes:

(1) Business transacted by provincially incorporated companies, within the province by which they are incorporated,

(2) Business transacted by provincially incorporated companies in provinces other than those by which they are incorporated, and

(3) Business transacted by British and foreign companies licensed by the provincial governments.

and the compilation has been made on the basis of this classification.

The following table shows the result of the compilation for all classes of insurance business excluding marine insurance. It must be remembered that there may be and probably are cases, where the figures of the provincial licensees are not furnished on the same basis as those of Dominion licensees. The premiums may for instance be shown gross without deduction for reinsurance, or the net premiums written may be shown instead of the cash received for premiums. It is believed that these cases are few, however, and that the total figures are not appreciably affected.

Business Transacted by	Life Insurance.		Fire Insurance.		Miscellaneous Classes (Excluding Marine).		Totals for all Classes (Excluding Marine).	
	Premiums received.	Claims paid.	Premiums received.	Claims paid.	Premiums received.	Claims paid.	Premiums received.	Claims paid.
	$	$	$	$	$	$	$	$
Dominion licensees	43,376,950	16,591,354	27,499,158	15,347,284	9,255,143	4,605,411	80,131,251	36,544,049
Provincial licensees—								
(1) Provincial companies within provinces by which they are incorporated	391,929	50,875	2,927,502	1,797,237	805,952	192,996	4,125,383	2,041,108
(2) Provincial companies in provinces other than those by which they are incorporated	38,128	4,250	103,357	54,050	265,129	48,603	406,614	106,903
(3) British and foreign companies	13,809	10,000	820,984	422,275	443,483	209,084	1,278,276	641,359
Totals for Provincial licensees	443,866	65,125	3,851,843	2,273,562	1,514,564	450,683	5,810,273	2,789,370
Totals for all Companies	43,820,816	16,656,479	31,351,001	17,620,846	10,769,707	5,056,094	85,941,524	39,333,419

Examination of Companies.

The Department has always experienced considerable difficulty in verifying the annual statements rendered to the Department by foreign companies. This difficulty has arisen chiefly from the fact that the records maintained at the Chief Agencies in Canada of these companies were insufficient to permit of satisfactory information being obtained in respect of the business transacted. In many cases the annual statements were made up by the Head Office or branch offices of the company outside of Canada and the Chief Agents had not the knowledge of the business necessary for the compilation of the statement.

In view of this unsatisfactory condition, the following circular was in June last forwarded to the Chief Agents of all these companies for the purpose of indicating the information which they should receive from Canadian agents in order that they might be qualified to prepare the statements which they are required to verify by their oaths:

"Insurance Department, Ottawa, June 1, 1915.

Canadian Accounts.

"The Department desires to draw the attention of companies other than Canadian companies licensed by the Department to the provisions of section 35 of the Insurance Act, 1910, respecting the records and documents to be maintained at the Chief Agency in Canada.

"Section 35 of the Act, omitting for the present the provisos which will be considered later, is as follows:

> 'Such company shall keep at the agency in Canada records and documents sufficient to enable the agent to prepare and furnish the required statement of Canadian business, and such that the said statement may be readily verified therefrom.'

"The statement of Canadian business referred to includes a statement of the cash income and expenditure of the company in Canada, and it is therefore necessary for the verification of this portion of the statement that the entire income of the company in Canada shall pass through the Chief Agency, and that all payments for losses and other expenses in Canada shall be made from the bank account of the Chief Agent or from funds under his control. For this purpose all agents' remittances should be made to the Chief Agent, together with reports containing details of the policies, in respect of which the remittances are made, sufficient for the calculation of the reserve of unearned premiums. It is not necessary for the purpose of verifying this part of the statement that the daily reports of risks written and cancelled be made to the Chief Agent. These may if desired be made to the Head Office. The monthly or other statements, however, showing how the remittances are made up should be made to the Chief Agent.

"In order that the expenditure of the company in Canada may be checked, it is necessary that cheques drawn in payment of losses, expenses and other disbursements in Canada, whether drawn in Canada or at Head Office, should operate on the bank account of the Chief Agent or on accounts under his control, so that the entire expenditure in Canada can be traced through the records of the Chief Agent.

"The necessary books for recording the income and expenditure in such detail as is called by the Canadian annual statement should be maintained by the Chief Agent.

"The statement of Canadian business requires also that the liabilities of the company in Canada be shown. These liabilities are composed for the most part of the reserves of unearned premiums and the outstanding losses. For the verification of the reserve, it is necessary that the agent's statement accompanying the remittance to the Chief Agent contain particulars of the policies written, cancelled and reinsured in licensed companies, sufficient for the determination of the net unearned premiums on the policies in force at any given date. For the verification of the outstanding losses, it is necessary that the Chief Agent receive direct from the agent or the insured, notification of all losses incurred. From the record of losses incurred and of losses paid, the outstanding losses at any time can be ascertained.

"Transactions affecting the Canadian statement, carried out by the Head Office, should be reported to the Chief Agent in the same way as if carried out by an agent in Canada.

"The first proviso to section 35 makes an exception to the practice above referred to by permitting general agents to report and remit direct to the Head Office of the company and to file with the Chief Agent sworn statements of the business of the year transacted by them. This system has been adopted by several companies but it must be pointed out that, while it is permitted by the Act, it is unsatisfactory, since in many cases no satisfactory facilities for checking the business of the general agents are afforded. In the case of companies operating on the general agency system, it is desirable that the reports and remittances of the general agents be made direct to the Chief Agent.

"The second proviso to the section permits the officers of the Department to visit the Head Offices of the Companies. If, however, the provisions of the earlier part of the section are complied with this will very rarely be found to be necessary.

"The Department has, in the course of its examination of British and Foreign Companies, found that in many cases the practice of the companies fails to conform with the requirements of the act in respect of the essential points mentioned above. It has in some cases been found that the agents report and remit direct to the Head Offices, and that the Canadian statements are prepared at the Head Offices, and that the so-called Chief Agents are merely local agents with no direct knowledge of the companies' business in Canada other than that of their own agencies.

"The Department's conception of the requirements of the Act and of its duty to the public is that it shall be satisfied that the statements made to it by the companies, and by it transmitted to the public, shall represent the facts, and this under conditions prevailing in many of the Chief Agencies is at present impossible. It believes that the failure of many companies to furnish more adequate facilities for checking their Canadian statements is due to a mis apprehension of the requirements of the Act, and that it is only necessary to draw the attention of these companies to the infringement of the provisions of the Act to secure in the future a satisfactory compliance.

"The Department would therefore ask the companies to which section 35 of the Act applies, and which have not in the past maintained the records and documents herein referred to as necessary for the purpose of verifying their Canadian annual statements, to bring their practice into conformity with the suggestions above made. It is desirable that the necessary changes in the system of reporting the Canadian business be completed at the earliest possible date, but at all events not later than the end of the year, in order that the Canadian accounts for the year 1916 may be maintained by the chief agents in entire conformity with the provisions of the Act."

I am glad to state that the companies whose systems have not heretofore been satisfactory have been most paintaking in their efforts to comply with the Department's requirements and while there has been in some cases since the

beginning of the current year some misapprehension as to the extent of the records to be maintained, the necessary information is in all cases being furnished and the details of their accounting systems are being given careful attention. I therefore believe that for the business of the current and subsequent years there will be adequate facilities for a complete verification of the annual statements of these companies.

Legislation.

The only legislation affecting fire and casualty insurance companies since the date of my last report was an Act granting certain extensions of time to insurance companies for obtaining licenses under their charters. This Act is printed on page liii.

I take this opportunity of drawing to your attention the necessity for the amendment of the Insurance Act in several particulars.

Basis of Reserve.

Section 134 of the present Act contains provision for the calculation of the reserve liability for the purpose of the annual statements of fire insurance companies at eighty per cent of the full unearned premiums, calculated *pro rata* for the time unexpired, instead of the full unearned premium, which prior to the last amendment had been the basis of reserve, and since that time the statements made to the Department and published in its report have shown the reserve of unearned premiums on this reduced basis.

This reduction in reserve recognizes the fact that the expense represented by the agents' commission is incurred at the inception of policies, and that since the average commission approximates to twenty per cent of the premiums, eighty per cent of the unearned premiums in force at any time should under ordinary circumstances be sufficient to carry the risks to maturity.

The reduction, however, overlooks the fact that in the event of a company ceasing to transact business, and failing to secure reinsurance, it would be compelled to distribute its assets among its policy holders, either in liquidation under the Winding-up Act, or by the return of premiums called for by the contracts, and in either case the amounts for which the policyholders would be entitled to claim would be not eighty per cent of the unearned premiums, but the full unearned premiums. While, therefore, the company's statement on the basis permitted by section 134 might show an excess of assets over liabilities, thus showing the company to be perfectly solvent, the assets might still be insufficient to pay its claims as aforesaid in full.

The lower standard of reserve may be said to be justified by the fact that the business has a certain value in reinsurance, and that as a rule a commission of at least twenty per cent of the unearned premiums could be obtained from a reinsuring company. It must be pointed out, however, that cases have arisen in the past, and may arise in the future, where owing either to the undesirable nature of the business, or to the inadequacy of the original premiums charged, reinsurance is impracticable. The assumption that a commission of at least twenty per cent could be obtained in reinsurance is equivalent to including in the assets of the company an item for the value of good-will and organization, and it has quite properly in the past been the practice of the Department to disallow all intangible assets of such a nature.

I think therefore that the Act should be amended to provide for the full reserve of unearned premiums being shown in the companies' statements.

Investments.

During the last few years there have been a number of cases of investment in unauthorized securities on the part of fire insurance companies. In some cases these investments have been made as the result of a misapprehension of the provisions of the Act prescribing the classes of securities which may be invested in and after reasonable care had been taken to ascertain whether or not the securities were eligible under the Act. In other cases, however, this has not been so. Investments have been made with apparently little or no effort on the part of the directors to see that the securities were authorized by the Act. One company has invested in the stock of an allied company, which the most superficial reading of the Act should have shown to be unauthorized. In another case the unauthorized investment was made as the result of a transaction involving the transfer of shares and the securities have since proved to be worthless.

The penalty provided by the present Act for investment in unauthorized securities is disallowance of such investments by the Department in its annual report, but this penalty is wholly inadequate, and an amendment is necessary to provide that on any investment being shown to be unauthorized the company shall immediately replace the security with cash or other eligible securities to the value of the amount invested, and that any loss arising from the disposal of the unauthorized securities shall be made good by the directors consenting to the purchase.

There is little excuse for companies at the present time investing their funds otherwise than in the highest and most liquid classes of securities. Within the field of investment prescribed by the Act, the more readily realizable securities only should be invested in. Considering the hazardous nature of the business of fire insurance and the responsibility resting upon the directors of a company to ensure the safety of the policyholders, it is surely a betrayal of trust for any company to add to the inevitable conflagration hazard the hazard of the stock exchange.

Standard of Solvency.

Section 135 of the Act provides that Canadian companies shall, at all times maintain assest at least equal to their liabilities, including the full reserve of unearned premiums, and also provides that on the assets falling below the amount required, the Superintendent shall report the facts to the Treasury Board, and the Treasury Board may either withdraw the company's license or fix a time within which the deficiency shall be made good. If the company's assets, however, are less than the amount required by twenty per cent or more of the unearned premiums, the license must be withdrawn.

In my opinion the minimum amount of assets prescribed by this section is too low, and an amendment is necessary to provide that the company shall maintain over and above its liabilities including the full unearned premiums, either a fixed amount as a margin of safety in the form of unimpaired capital, or a fixed proportion not less than twenty-five per cent of its liabilities; and further, that a company's license shall not be continued should its assets, by reason of any sudden depreciation or loss, fall below its liabilities.

Liquidation of Companies.

The present Act contains no provision by which the business of a company believed to be unsafe can be reinsured, by or at the request of the Department. The Department's power is at present limited to the cancellation of the company's license, and as such a course is usually followed by liquidation, and as the present

Winding-up Act is not designed to facilitate the reinsurance of a company's business, but contemplates rather the distribution of its assets among the creditors, loss occurs by reason of the dissipation of any value attached to the good-will and organization of the company.

In view of the foregoing it is urgently necessary that the Act be amended to provide that the Department may fix a time within which the business of a company deemed unsafe shall be reinsured, and that failing such reinsurance within the time specified the company may be reinsured or liquidated by the Department. Such a provision would, in the past have resulted in material savings for the policyholders of insolvent companies.

Organization of Companies.

The organization of insurance companies in Canada, has in the past been attended as a rule by very great expense. The present Act contains a provision by which the expenses of organization must be defrayed out of premium contributed by the shareholders of the company, so that on starting business the company's capital shall be unimpaired. While this provision is a great advance on the pre-existing legislation, it is desirable that discretion should be given to the Treasury Board to refuse a license to a company in which the expenses of organization even if defrayed from premium on capital have been unduly great. The amendment which is necessary, is a provision that all payments for commission for sale of stock and other expenses of organization other than for salaries, travelling expenses and such unavoidable expenses shall be deferred until after the company is in a position to commence business, and that if it appears to the Treasury Board that the liabilities arising out of the organization of the company are excessive, the license shall not be granted.

Hail Insurance.

The business of hail insurance in Canada is of comparatively recent development. The first company licensed by the Department to transact this class of business commenced operations in the year 1910, while at the present time there are fifteen companies licensed for this class of business, and the amount of hail premiums collected in the year 1915 amounted to $732,636.

By a recent regulation the Treasury Board has required British and foreign companies transacting this class of business to maintain hail deposits at all times, at least equal to fifty per cent of the hail premiums received during the preceding calendar year. There is no provision in the Act, however, by which Canadian companies are required to maintain assets commensurate with the volume of business transacted. This arises from the fact that the contracts expire and all liability thereunder is discharged before the end of the calendar year, at which date the annual statement of the company is compiled.

It is important that Canadian companies transacting this class of business should set aside from the profits on the business, a special hail surplus fund to an amount at least equal to fifty per cent of the hail premiums received, and an amendment to the Act is desirable for this purpose.

Most of the amendments suggested in the foregoing were contained in a bill prepared by the Department two years ago, but owing to the insufficient time available at the session of that year for the consideration of the measure, the bill was postponed, and has not since been proceeded with. It is to be hoped that there may be an early opportunity of having this legislation placed upon the statute book.

Departmental Appointments.

During the year 1915 several appointments were made to vacant positions in the Department. The position of Actuary which had been vacant since the retirement of Dr. Blackadar, was filled by the appointment of Mr. A. D. Watson who has had several years' experience in the actuarial work of the Department. Messrs A. N. MacTavish and W. H. Gilliland, both of whom have for the last few years been closely associated with the work of examination of companies have been appointed Actuarial Examiners, and Mr. R. W. Warwick has been appointed Assistant Actuarial Examiner. All of these men are exceptionally well fitted by their special training and experience for the duties they are called upon to perform in their respective offices.

I have the honour to be, sir,

Your obedient servant,

G. D. FINLAYSON,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1915 IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

GENERAL TABLES.

Assets of Companies, Fire, etc.
Liabilities of Companies, Fire, etc.
Income and Expenditure of Companies, Fire, etc.
Precentage of Losses to Premiums, etc., etc.

ABSTRACT FOR THE YEAR 1915.

Fire Insurance in Canada—Canadian Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	112,009	97,574	209,583	16,405,713	17,568,338	86,388	93,607	4,947	None.
†Anglo-American	152,045	94,496	246,541	18,590,599	28,390,246	113,332	117,243	24,713	None.
Beaver Fire	30,943	58,227	89,170	5,304,836	2,600,859	2,539	1,548	1,291	None.
British America	506,735	318,287	825,022	77,840,123	85,502,533	267,920	284,695	38,234	None.
British Colonial	64,722	94,743	159,465	9,227,747	15,220,480	74,241	77,723	7,742	600
British Northwestern	49,953	36,398	86,351	4,520,073	5,028,679	25,470	32,622	2,135	None.
Canada National	202,511	157,711	360,222	23,223,662	21,789,571	93,487	86,858	3,722	None.
Canadian Fire	269,301	151,553	420,854	27,494,130	34,380,701	99,899	112,465	7,696	None.
Dominion Fire	207,537	126,814	334,351	22,855,580	28,376,640	126,101	143,303	9,669	None.
Dominion of Canada Gtee and Acct	4,691	1,573	6,264	999,406	877,376	188	188	None.	None.
Factories Insurance Co	142,623	147,666	290,289	20,937,423	21,345,661	129,216	133,933	16,739	None.
Hudson Bay	90,052	78,278	168,330	10,211,949	10,405,791	61,750	65,151	9,029	None.
Imperial Underwritors	97,070	23,853	120,923	9,073,454	10,455,572	58,649	64,379	4,245	None.
Liverpool Manitoba	266,296	203,653	469,949	35,935,805	34,522,249	133,223	131,870	16,795	None.
London Mutual	465,924	193,032	659,956	*74,392,919	*92,863,454	280,428	281,380	10,739	None.
Lumbermen's Fire Indemnity Contract	3,782	32,400	36,182	1,647,361	1,438,811	None.	None.	None.	None.
Mercantile Fire	224,319	50,662	274,981	25,973,436	30,771,558	115,644	135,375	13,927	None.
†Montreal-Canada	88,871	57,483	146,354	10,004,400	15,382,174	89,092	89,385	19,862	None.
Mount Royal	411,074	240,129	651,203	52,547,074	50,351,543	156,224	161,653	1,679	2,143
North Empire Fire	111,108	95,170	206,278	10,967,271	8,902,078	57,564	57,905	13,127	None.
North West Fire	139,875	58,848	198,723	15,240,882	15,629,760	89,420	84,093	10,940	None.
Occidental Fire	112,498	68,884	181,382	9,915,169	10,464,404	61,431	68,673	8,263	1,500
Pacific Coast	79,640	71,107	150,747	11,801,090	10,396,213	27,044	32,478	1,693	None.
Quebec Fire	236,367	56,138	292,505	27,282,543	34,109,826	84,901	84,121	9,772	300
Western	488,130	860,345	1,348,475	150,851,486	96,018,465	187,170	285,221	28,543	None.
Totals for 1915	4,559,076	3,375,024	7,934,100	673,244,131	682,793,482	2,424,291	2,625,869	265,502	4,543
Totals for 1914	5,016,653	3,219,295	8,235,948	663,539,377	700,239,242	3,085,320	2,972,304	403,407	9,272

Alliance	215,168	25,749	240,917	25,152,607	37,896,088	92,450	90,381	6,288	None.
Atlas	515,974	81,146	597,120	46,970,299	66,880,727	300,507	310,587	27,590	1,500
§British Dominions General	96,456	41,604	138,060	11,880,708	12,341,557	63,625	57,898	5,727	None.
Caledonian	433,157	71,360	504,517	43,763,253	65,588,406	227,887	237,083	18,420	12,000
Commercial Union	937,765	343,095	1,280,770	119,540,603	127,473,666	472,812	471,565	47,344	None.
Employers' Liability	346,005	78,544	424,549	39,842,657	42,742,436	163,247	189,959	10,333	1,000
General Accident Fire and Life	289,315	67,678	356,993	32,272,798	34,755,980	123,514	126,881	15,591	4,100
Guardian Assurance Co	970,601	158,310	1,128,911	87,571,292	114,416,912	464,488	482,686	28,933	None.
Law Union and Rock	257,994	50,786	308,780	27,280,780	34,566,124	153,363	182,822	7,834	5,497
Liverpool and London and Globe	1,342,437	336,855	1,679,292	137,545,930	178,042,888	649,982	710,524	56,953	None.
London Guarantee and Accident	1,198	None.	1,198	386,254	386,254	None.	None.	None.	None.
London and Lancashire Fire	703,503	176,733	880,236	80,100,138	95,995,573	337,018	333,860	37,515	1,500
London Assurance	300,984	61,785	362,769	32,671,206	44,228,391	128,412	139,186	17,083	None.
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile	927,240	170,370	1,097,610	97,395,448	127,925,785	469,348	495,777	17,655	35,400
Northern Assurance Co	770,010	113,236	883,246	68,448,611	89,765,775	402,790	385,857	68,961	None.
Norwich Union Fire	735,400	99,057	834,457	72,435,907	100,088,268	395,082	391,006	43,701	None.
Ocean Accident and Guarantee	43,171	569	43,740	3,918,715	3,870,382	9,408	9,383	25	None.
Palatine Insurance Co	247,025	111,914	358,939	29,278,665	27,556,567	113,738	112,917	11,908	None.
Phœnix of London	935,794	249,454	1,185,248	97,527,941	124,818,466	390,705	390,595	38,815	9,750
Provincial	40,473	5,716	46,189	5,937,340	6,304,986	8,567	19,781	960	None.
Royal Exchange	379,111	64,367	443,478	43,501,250	51,103,009	171,751	172,056	3,664	None.
Royal Insurance Co	1,429,655	249,083	1,678,738	150,733,604	209,696,342	702,985	695,908	80,255	None.
Scottish Union and National	372,392	55,856	428,248	42,337,867	56,157,276	151,717	160,164	18,653	None.
Sun Insurance Office	483,707	83,385	567,092	46,815,191	63,889,744	281,254	267,578	38,736	None.
Union Assurance Society	474,056	155,604	629,660	56,691,850	63,686,901	261,000	244,608	36,594	2,500
Yorkshire	360,769	78,380	439,149	38,036,807	48,138,029	207,017	210,298	15,868	4,563
Totals for 1915	13,609,360	2,930,546	16,539,906	1,438,037,721	1,828,316,532	6,742,667	6,889,369	655,346	77,810
Totals for 1914	13,710,907	2,776,608	16,487,515	1,398,200,494	1,736,187,120	7,972,454	7,796,480	837,475	41,514

*Including the figures for the business of the Canadian Phœnix Insurance Co., of Brandon, Man., which this Company reinsured as at June 1, 1915.

†This Company has ceased business and its Canadian policies have been reinsured in the Western Assurance Co.

§This company transacted business in Canada under Provincial licenses from May, 1912, until July 22, 1915. During the three years 1912 to 1914, the Company's net premium income in Canada amounted to $261,402.24 and the net losses and expenses paid to $205,611.89. The statement given above includes the entire business for the year 1915.

ABSTRACT FOR THE YEAR 1915—*Concluded.*

Fire Insurance in Canada—United States and other Companies

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co	314,501	54,030	368,531	31,727,746	41,972,837	185,356	218,329	32,498	None.
American Central	123,338	139,077	262,415	23,430,734	11,636,476	33,051	53,203	11,481	None.
American Insurance Co	62,633	18,676	81,309	4,745,288	5,039,275	17,934	22,104	5,121	None.
American Lloyds	18,299	3,045	21,344	5,288,200	4,954,104	1,617	1,577	96	None.
California Insurance Co	37,130	17,091	54,221	3,263,688	2,981,709	13,460	16,940	164	None.
Connecticut Fire	116,960	36,619	153,579	13,084,257	15,264,416	54,261	61,620	3,552	2,200
Continental Insurance Co	259,816	94,289	354,105	34,511,980	32,109,551	125,624	134,112	17,941	5,775
Equitable Fire and Marine	29,863	129,939	159,802	13,742,357	3,373,257	13,244	13,775	1,519	570
Fidelity-Phenix	330,390	108,598	438,988	38,346,677	36,129,283	157,391	196,960	17,641	1,200
Fireman's Fund	111,074	42,713	153,787	11,624,306	9,480,960	48,046	53,843	7,814	None.
Firemen's Insurance Co	70,360	18,535	88,895	6,634,613	10,308,478	31,256	27,968	6,413	None.
Compagnie d'Assurance Générales	63,258	34,967	98,225	8,410,818	7,794,251	57,474	43,508	25,054	6,350
German American	370,849	162,745	533,594	62,232,448	52,866,324	212,242	214,572	38,514	1,000
*Germania Fire	27,419	60,606	88,025	4,361,573	None.	39,348	37,468	10,883	None.
Glens Falls	142,722	41,910	184,632	13,744,428	13,945,744	85,033	64,409	14,825	7,200
Globe and Rutgers	278,165	74,637	352,802	45,820,828	34,728,127	125,808	102,908	29,405	None.
Hartford Fire	899,129	172,955	1,072,084	111,057,076	138,079,126	415,647	461,245	46,886	None.
Home Insurance Co	929,416	147,556	1,076,972	97,029,178	100,199,304	475,093	459,169	74,816	None.
Insurance Co. of North America	430,767	92,995	523,762	47,268,428	56,887,196	241,732	248,106	10,559	None.
Insurance Co. of State of Pa	164,561	55,361	219,922	17,603,934	15,654,871	60,271	73,492	15,008	None.
†Lumber Insurance Co	6,555	6,104	12,659	None.	None.	None.	1,640	None.	None.
Millers National	24,927	None.	24,927	2,436,455	3,184,483	6,716	5,992	910	None.
National-Ben Franklin	84,225	27,122	111,347	9,168,243	17,162,243	58,952	63,784	5,760	None.
National Fire of Hartford	494,643	223,557	718,200	66,982,757	55,918,005	431,266	462,862	67,029	None.
National Union Fire of Pittsburgh	209,848	59,363	269,211	20,947,024	22,247,218	121,561	109,073	27,360	None.
La Nationale Compagnie d'Assurances	148,557	44,353	192,910	15,051,406	14,234,133	74,913	68,357	4,211	2,500
Niagara Fire	172,749	33,110	205,859	15,851,908	16,175,913	82,375	83,073	16,926	None.
Northwestern National	134,649	20,411	155,060	13,129,420	17,435,263	70,641	78,625	3,381	None.
Phenix Compagnie Française	24,238	7,654	31,892	3,644,889	2,621,389	4,622	4,343	279	None.
Phœnix of Hartford	368,014	135,187	503,201	44,633,485	54,516,589	171,682	190,790	17,731	2,852
Providence of Washington	197,743	48,053	245,796	20,769,767	18,669,656	133,712	130,804	14,856	2,000
Queen, of America	604,103	115,119	719,222	57,948,174	76,671,013	310,513	321,095	21,719	10,000

Springfield Fire and Marine	479,481	139,494	618,975	75,635,139	63,358,948	289,828	287,942	48,095	None.
St. Paul Fire and Marine	253,040	71,537	324,577	24,914,001	25,787,498	133,896	122,113	28,244	None.
L'Union, Paris, France	186,233	47,589	233,822	20,797,990	24,879,153	111,986	118,084	8,104	5,000
Westchester Fire	136,742	57,511	194,253	14,431,836	14,243,995	90,954	92,835	17,936	400
Totals for 1915	8,306,397	2,542,508	10,848,905	1,000,271,051	1,020,510,788	4,487,505	4,646,720	652,731	47,047
Totals for 1914	8,771,598	2,359,839	11,131,437	1,042,361,697	1,019,592,647	4,841,444	4,578,500	842,306	16,500

RECAPITULATION.

Canadian Companies	4,559,076	3,375,024	7,934,100	673,244,131	682,793,482	2,424,291	2,625,869	265,592	4,543
British Companies	13,609,360	2,930,546	16,539,906	1,438,037,721	1,828,316,532	6,742,667	6,889,360	655,346	73,247
United States and other Companies	8,306,397	2,542,508	10,848,905	1,000,271,051	1,020,510,788	4,487,505	4,646,720	652,731	47,047
Totals for 1915	26,474,833	8,848,078	35,322,911	3,111,552,903	3,531,620,802	13,654,463	14,161,949	1,573,579	124,837
Totals for 1914	27,499,158	8,355,742	35,854,900	3,104,101,568	3,456,019,009	15,899,218	15,347,284	2,083,188	67,286

*This Company has ceased to transact business in Canada and its unexpired policies in Canada have been reinsured in the Western Assurance Co.
†This Company has ceased to transact business in Canada.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Premiums Received.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	66,401	186,895	1,956,746
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	.....	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens	.....	.....	.....	.....	.....	.....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	60,070	44,046	.....	284,026
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	.....	.....	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	.....	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	.....	.....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	.....	.....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,041	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,507	20,507
Phœnix, of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

United States Co's.													
Ætna	107,635	111,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Watertown	.....	5,431	68,361	73,613	64,611	.....	.....	.....	.....	.....	‡27,279	47,290	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix, of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
United States Co's	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	PREMIUMS RECEIVED.												
	Totals, for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals, from 1869 to 1891.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,105
Canada Agricultural	454,896												454,896
Canada Fire	655,455	192,894	32,984										881,333
Citizens'	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,310	203,727	205,308	187,409	205,281	2,834,626
Dominion	155,871	34,371											190,242
Eastern										27,938	99,777	119,364	247,079
*London Mutual Fire	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire	284,026												284,026
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian	1,553,902	154,585	164,022	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Sovereign	740,931	123,476	102,554	88,443									1,055,404
Stadacona	490,488												490,488
Western	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.													
Atlas								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,532,430
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association		43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London					‡128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Guardian	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester											53,067	96,309	149,376
National, of Ireland				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

North British	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phœnix of London	1,059,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial	343,421												343,421
Scottish Imperial	535,710	52,072	72,314	12,759									672,855
Scottish Union and National			37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society											4,717	77,941	82,658
United Fire												183,862	183,862
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
United States Co's.													
Ætna	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural of Watertown	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes	31,431												31,431
Connecticut							23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home													
Insurance Co. of North America										2,904	26,773	46,150	75,827
Phœnix of Brooklyn	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phœnix of Hartford											45,946	129,904	175,850
Queen, of America												42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
United States Cos	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.
‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

	Totals, for 1869 to 1891.	Premiums Received.											Totals, for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										91,925	157,846	224,463	474,234
British America	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	235,868	350,233	414,847	7,030,070
Canada Agricultural	454,896												454,896
Canada Fire	881,333												881,333
Canadian Fire							42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens	2,834,826	22,335											2,856,961
Dominion	190,242												190,242
Eastern	247,079	190,663	264,511	164,115	27,826								894,194
Equity Fire											92,536	127,665	220,201
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026												284,026
Ottawa Fire										117,386	130,532	140,285	388,203
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,309	87,194	90,570	91,114	2,813,668
Royal Canadian	3,533,410	4,613											3,538,023
†Sovereign	1,055,404												1,055,404
Stadacona	490,488												490,488
Victoria-Montreal									41,853	37,474			79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	10,603,003
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.													
**Albion Fire Ins. Ass'n	1,243,401	105,216	119,693										1,468,310
Alliance		172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London	1,531,430	56,824											1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability	278,603	76,958	9,128										364,689
‡Glasgow and London	1,619,733												1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial	3,636,871	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844
††Law Union and Rock									26,859	50,430	63,830	66,177	207,296
Liverpool and London and Globe	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428

London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British	6,377,004	380,393	383,663	396,615	392,021	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern	2,489,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phœnix of London	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen	4,354,694												4,354,694
Royal	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office		37,131	93,809	127,494	161,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc.	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire	183,862	173,044	187,094	156,450	18,027								718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
United States Cos.													
Ætna	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agric. of Watertown	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058						1,309,100
American Fire									33,216	42,818	−3,709		72,325
Andes	31,431												31,431
Connecticut	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven													
Home, New York												82,277	82,277
Ins. Co. of North America	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phenix of Brooklyn	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phœnix, of Hartford	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,764	139,791	1,960,453
Queen, of America	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,534,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
United States Cos	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
**Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

Summary of Premiums received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Premiums Received.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909	1910.	1911	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	144,172	971,316
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	202,743	3,185,085
Beaver Fire												None	None
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485
British Colonial											12,615	33,796	46,411
British Northwestern											29,439	53,481	82,920
Canada Agric	454,896												454,896
Canada Fire	881,333												881,333
Canada National										24,898	121,142	131,416	277,456
Canadian Fire	588,206	189,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	281,695	301,017	292,204	3,287,459
Central Canada Manufacturers						3,852	23,269	29,674	50,651	55,615	50,222	56,085	269,368
Citizens	2,856,961												2,856,961
Dominion	190,242												190,242
Dominion Fire						79,698	177,746	199,976	202,390	277,751	255,742	264,599	1,457,902
Eastern	894,194												894,194
Eastern Canada Manufacturers						3,852	23,269	29,674	15,348				72,143
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	160,747	2,292,451
Factories Insurance Co									112,043	211,025	151,976	110,467	585,511
Hudson Bay insurance									75,689	129,053	145,579	111,005	461,326
Imperial Underwriters												56,512	56,512
Liverpool-Manitoba											358,896	397,834	756,730
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	478,306	9,019,566
Manitoba Assurance				99,219	125,293	150,164	126,691	161,500	298,068	333,578			1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	241,393	2,834,242
Montreal-Canada			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	146,959	2,003,889
Mount Royal											201,550	239,468	441,018
National Fire	284,026												284,026
North Empire Fire								8,154	26,842	61,182	81,485	105,814	283,477
North West Fire											84,150	115,078	199,228

Nova Scotia Fire					32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	—61,910	617,139
Occidental Fire									68,386	90,410	102,455	152,164	158,378	571,793
Ontario Fire							245,354	227,320	165,571	174,891	180,976	179,616	100,518	1,274,246
Ottawa Assurance	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	—3,513			1,198,769
Ottawa Agricultural	194,861													194,861
Pacific Coast Fire								30,294	46,985	53,571	64,802	99,441	66,826	361,919
Provincial	1,434,350													1,434,350
Quebec	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	229,960		4,596,840
Richmond and Drummond					38,629	92,539	102,893	94,212	—20,418					307,855
Rimouski						214,941	247,625	332,250	306,684	331,161	310,998	199,770		1,943,429
Royal Canadian	3,538,023													3,538,023
†Sovereign	1,055,404													1,055,404
Sovereign Fire					27,560	73,801	71,871	63,713	71,319	70,601	109,347	—16,077		472,135
Stadacona	490,488													490,488
Victoria-Montreal	79,327													79,327
Western	10,603,003	513,256	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	597,472		15,837,641
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	‡5,063,409	5,099,298		81,654,879
British.														
‡Albion Fire Insurance Association	1,468,310													1,468,310
Alliance	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,357	199,726	206,684	224,905		3,802,724
Atlas	1,952,563	292,829	374,880	395,116	397,120	430,960	424,924	447,265	475,196	459,899	497,116	541,479		6,689,347
Caledonian	2,843,082	262,839	300,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	436,727		6,617,105
City of London	1,588,254													1,588,254
Commercial Union	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	843,850		17,744,030
Employers' Liability	364,689									95,481	174,606	247,675		882,454
General Accident Fire and Life							75,446	248,914	220,037	253,073	264,818	278,843		1,341,131
††Glasgow and London	1,619,733													1,619,733
Guardian	5,599,538	489,256	547,241	554,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	867,322		13,136,894
Imperial	6,085,796													6,085,796
Lancashire	6,210,841													6,210,841
**Law Union and Rock	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	236,795		1,873,040
Liverpool and London and Globe	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	1,402,255		21,522,732
London and Lancashire Fire	3,528,664	275,349	316,239	322,394	369,001	414,613	451,004	484,664	542,590	555,642	614,269	673,804		8,551,233
London Assurance	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,322	‡232,948	252,008	288,379		4,867,532
Manchester	2,187,726	197,750	114,838											2,500 314

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.
‡‡Not including $124,272 reinsurance of risks of the Sovereign Insurance Company. **Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive—*Concluded*

Companies.	Totals for 1869 to 1902.	PREMIUMS RECEIVED.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
	$	$	$	$	$	$	$	$	$	$	$	$	$
National of Ireland	2,235,110	272,129	100,347										2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,682,135
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	718,600	10,962,465
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,204	10,274,126
Palatine Insurance Co.											73,594	187,594	261,188
Phoenix of London	8,475,113	684,265	805,091	925,110	859,755	858,884	1,017,845	831,045	937,087	1,055,569	996,925	1,031,853	18,478,542
Provincial										18,525	29,382	29,811	77,718
Queen	4,354,694												4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	1,291,623	30,249,125
Royal Exchange									3,700	213,466	322,085	406,218	945,469
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	359,839	6,210,448
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire	718,477												718,477
Yorkshire						137,523	185,210	207,105	237,582	259,976	273,327	334,766	1,635,489
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
United States and Other.													
AEtna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	321,364	7,544,345
Agricultural of Watertown	1,309,100												1,309,100
American Central											65,715	178,233	243,948
American Fire	72,325												72,325
American Insurance Co.											8,615	66,371	74,986
American Lloyds									467	10,490	13,428	14,749	39,134
Andes	31,431												31,431
California Insurance Co.											10,701	29,416	40,117
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,412	1,969,421
Continental									4,177	203,712	288,915	268,195	764,999

Equitable Fire and Marine														23,065	23,065
Fidelity-Phenix											305,627	373,164	397,448	372,746	1,448,985
Fireman's Fund													34,737	82,365	117,102
Firemen's Insurance Co													44,606	87,016	131,622
La Compagnie d'Ass. Générales													11,953	104,280	116,233
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	420,036	2,225,395		
Germania Fire													34,574	51,383	85,957
Glens Falls														729	729
Hartford Fire	4,282,164	249,366	301,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	871,942	11,356,291		
Home, New Haven															
Home Ins. Co., New York	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338,553	368,493	734,750	4,095,740		
Insurance Co. of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	408,030	4,898,944		
Insurance Co. of the State of Pa											161,200	154,917	316,117		
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681	147,659	111,410	844,827		
National Fire							12,617	95,180	275,142	300,840	416,875	585,141	1,685,795		
National Union Fire										64,183	156,598	195,005	415,786		
Niagara Fire											76,821	143,095	219,916		
Northwestern National												10,476	29,008	39,484	
Phenix of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830						3,765,091	
Phœnix of Hartford	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388	351,926	459,969	4,659,584		
Providence Washington											119,500	158,638	278,138		
Queen, of America	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	577,822	603,073	577,985	594,859	9,878,024		
Rochester German				1,128	55,145	64,853	68,350	69,799	105,978				365,253		
Springfield Fire							8,732	110,767	151,896	197,511	278,248	374,055	1,121,199		
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663	189,652	224,655	935,492		
L'Union, Paris, France										24,890	134,879	167,089	326,858		
Westchester Fire											56,239	136,129	192,368		
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052	61,633,801		

RECAPITULATION.

Canadian	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	5,099,298	81,651,879		
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037		
United States and Other	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052	61,633,801		
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	25,745,947	368,981,717		

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Totals from 1869 to 1915.
Canadian Companies.	$	$	$	$
Acadia Fire	971,316	142,580	112,009	1,225,905
Anglo-American	3,185,085	204,229	152,045	3,541,359
Beaver Fire	None.	29,334	30,943	60,277
British America	12,240,485	489,750	506,735	13,236,970
British Colonial	46,411	198,129	64,722	309,262
British Northwestern	82,920	46,321	49,953	179,194
Canada Agricultural	454,896			454,896
Canada Fire	881,333			881,333
Canada National	277,456	176,609	202,511	656,576
Canadian Fire	3,287,459	279,683	269,301	3,836,443
Central Canada Manufacturers	269,368			269,368
Citizens'	2,856,961			2,856,961
Dominion	190,242			190,242
Dominion Fire	1,457,902	213,769	207,537	1,879,208
Dominion of Canada Guarantee and Accident			4,691	4,691
Eastern	894,194			894,194
Eastern Canada Manufacturers	72,143			72,143
Equity Fire	2,292,451	−15,609		2,276,842
Factories Insurance Co	585,511	284,286	142,623	1,012,420
Hudson Bay Insurance	461,326	87,868	90,052	639,246
Imperial Underwriters	56,512	95,355	97,070	248,937
Liverpool-Manitoba	756,730	419,495	266,296	1,442,521
*London Mutual Fire	9,019,566	525,657	466,924	10,012,147
Lumbermen's Fire Indemnity Contract, The subscribers to the			3,782	3,782
Manitoba Assurance	1,294,513			1,294,513
Mercantile Fire	2,834,242	244,851	224,319	3,303,412
Montreal-Canada	2,003,889	131,265	88,871	2,224,025
Mount Royal	441,018	381,844	411,074	1,233,936
National Fire	284,026			284,026
North Empire Fire	283,477	93,410	111,108	487,995
North West Fire	199,228	125,711	139,875	464,814
Nova Scotia Fire	617,139			617,139
Occidental Fire	571,793	129,812	112,498	814,103
Ontario Fire	1,274,246			1,274,246
Ottawa Assurance	1,198,769			1,198,769
Ottawa Agricultural	194,861			194,861
Pacific Coast Fire	361,919	75,551	79,640	517,110
Provincial	1,434,350			1,434,350
Quebec	4,596,840	247,034	236,367	5,080,241
Richmond and Drummond	307,855			307,855
Rimouski	1,943,429			1,943,429
Royal Canadian	3,538,023			3,538,023
†Sovereign	1,055,404			1,055,404
Sovereign Fire	472,135			472,135
Stadacona	490,488			490,488
Victoria-Montreal	79,327			79,327
Western	15,837,641	409,719	488,130	16,735,490
	81,654,879	5,016,653	4,559,076	91,230,608
British Companies.				
‡Albion Fire Insurance Association	1,468,310			1,468,310
Alliance	3,802,724	213,203	215,168	4,231,095
Atlas	6,689,347	526,216	515,974	7,731,537
British Dominions General			96,456	96,456
Caledonian	6,617,105	442,976	433,157	7,493,238
City of London	1,588,254			1,588,254
Commercial Union	17,744,030	1,000,069	937,765	19,681,864
Employers' Liability	882,454	308,402	346,005	1,536,861

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Totals from 1869 to 1915.
British Companies—Con.	$	$	$	$
General Accident Fire and Life	1,341,131	267,203	289,315	1,897,649
††Glasgow and London	1,619,733			1,619,733
Guardian	13,136,894	958,195	970,601	15,065,690
Imperial	6,085,796			6,085,796
Lancashire	6,210,844			6,210,844
**Law Union and Rock	1,873,010	282,305	257,994	2,413,339
Liverpool and London and Globe	21,522,732	1,383,305	1,342,437	24,248,474
London Guarantee and Accident			1,198	1,198
London and Lancashire Fire	8,551,233	691,561	703,503	9,946,297
London Assurance	4,867,532	310,412	300,984	5,478,928
Manchester	2,500,314			2,500,314
Marine Insurance Co	None.	None.	None.	None.
National of Ireland	2,607,586			2,607,586
North British and Mercantile	19,682,135	943,907	927,240	21,553,282
Northern	10,962,465	736,047	770,010	12,468,522
Norwich Union	10,274,126	770,642	735,400	11,780,168
Ocean Accident and Guarantee			43,171	43,171
Palatine Insurance Co	261,188	239,666	247,025	747,879
Phœnix, of London	18,478,542	1,035,778	935,794	20,450,114
Provincial	77,718	45,591	40,473	163,782
Queen	4,354,694			4,354,694
Royal Exchange	945,469	422,440	379,111	1,747,020
Royal Insurance Co	30,249,125	1,450,549	1,429,655	33,129,329
Scottish Commercial	343,421			343,421
Scottish Imperial	672,855			672,855
Scottish Union and National	6,210,448	350,475	372,392	6,933,315
Sun Insurance Office	5,816,992	484,222	483,707	6,784,921
Union Assurance Society	5,900,834	480,991	474,056	6,855,881
United Fire	718,477			718,477
Yorkshire	1,635,489	366,752	360,769	2,363,010
	225,693,037	13,710,907	13,609,360	253,013,304
United States and Other Companies.				
Ætna	7,544,345	358,554	314,501	8,217,400
Agricultural of Watertown	1,309,100			1,309,100
American Central	243,948	163,551	123,338	530,837
American Fire	72,325			72,325
American Insurance Co	74,986	62,518	62,633	200,137
American Lloyds	39,134	17,010	18,299	74,443
Andes	31,431			31,431
California Insurance Co	40,117	37,410	37,130	114,657
Connecticut Fire	1,969,421	124,133	116,960	2,210,514
Continental	764,999	299,678	259,816	1,324,493
Equitable Fire and Marine	23,065	34,106	29,863	87,034
Fidelity-Phenix	1,448,985	362,151	330,390	2,141,526
Fireman's Fund	117,102	117,918	111,074	346,094
Firemen's Insurance Co	131,622	89,562	70,360	291,544
Compagnie d'Ass. Générales	116,233	82,382	63,258	261,873
German American	2,225,395	470,652	370,849	3,066,896
Germania Fire	85,957	66,668	27,419	180,044
Glens Falls	729	133,962	142,722	277,413
Globe and Rutgers		132,879	278,165	411,044
Hartford Fire	11,356,291	1,012,780	899,129	13,268,200
Home, New Haven				
Home Ins. Co., New York	4,095,740	817,419	929,416	5,842,575
Insurance Co., of North America	4,898,944	441,420	430,767	5,771,131
Insurance Co., of the State of Pa	316,117	146,982	164,561	627,660
Lumber Insurance Company	844,827	100,581	6,555	951,963
Millers National			24,927	24,927

††Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.
**Formerly the Law Union and Crown.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received 1914.	Premiums received 1915.	Totals from 1869 to 1915.
United States and other Companies—Con.	$	$	$	$
National-Ben Franklin	.....	155,675	84,225	239,900
National Fire	1,635,795	637,386	494,643	2,817,824
National Union Fire	415,786	214,154	209,848	839,788
La Nationale Compagnie d'Ass	.....	103,479	148,557	252,036
Niagara Fire	219,916	187,012	172,749	579,677
Northwestern National	39,484	142,584	134,649	316,717
Phenix, of Brooklyn	3,765,091	.....	.....	3,765,091
Phenix, of Paris	.....	.....	24,238	24,238
Phœnix, of Hartford	4,659,584	402,016	368,014	5,429,614
Providence Washington	278,138	190,649	197,743	666,530
Queen, of America	9,878,024	607,874	604,103	11,090,001
Rochester German	365,253	.....	.....	365,253
Springfield Fire	1,121,199	481,373	479,481	2,082,053
St. Paul Fire and Marine	935,492	236,513	253,040	1,425,045
L'Union, Paris, France	326,858	187,704	186,233	700,795
Westchester Fire	192,368	152,863	136,742	481,973
	61,633,801	8,771,598	8,306,397	78,711,796

RECAPITULATION.

Canadian Companies	81,654,879	5,016,653	4,559,076	91,230,608
British Companies	225,693,037	13,710,907	13,609,360	253,013,304
United States and Other Companies	61,633,801	8,771,598	8,306,397	78,711,796
Grand totals	368,981,717	27,499,158	26,474,833	422,955,708

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	.....	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,603
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	28,502	.....	287,732
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,743	40,779	.....	.....	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	.....	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	.....	.....	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,72..	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	1,415
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,022	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,166	1,299,612	1,368,858	5,718,305	880,571	1,275,540	855,423	16,948,076

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880 inclusive—*Concluded.*

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
United States Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watertown	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
RECAPITULATION.													
Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
U. S. Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.	Losses Paid. 1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals for 1869 to
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101												290,101
Canada Fire	472,221	152,074	73,838										698,133
Citizens'	736,720	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion	93,673	54,582											148,255
Eastern										200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National	287,732												287,732
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian	1,546,450	142,440	103,328	117,806	101,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
†Sovereign	453,479	107,042	78,811	96,884									736,216
Stadacona	773,695												773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.													
Atlas								19,824	23,873	31,835	15,657	44,945	166,134
Caledonian				18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London			66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability								11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association		7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
Glasgow and London					109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345

*Formerly the Agricultural.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
British Companies–Con.	$	$	$	$	$	$		$	$	$	$	$	$
Guardian	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial	1,411,070	130,320	100,755	92,334	128,330	89,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997
Lancashire	1,017,755	141,313	121,876	124,943	154,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633
London and Lancashire	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester											6,700	47,525	54,225
National of Ireland				6,472	24,700	38,094	76,134	53,554	43,823	37,437	50,772	60,242	391,228
North British	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,555
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phœnix of London	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial	177,329												177,329
Scottish Imperial	400,765	21,821	39,593	21,229									483,408
Scottish Union and National			8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Soc'y											1,125	33,275	34,400
United Fire												79,965	79,965
	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
United States Companies													
Ætna	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural of Watertown	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668												5,668
Connecticut							7,704	23,546	23,238	10,117	13,822	13,462	91,889

Hartford	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home	60,691												60,691
Insurance Co. of North America											11,866	21,104	32,970
Phœnix of Brooklyn	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phœnix of Hartford											9,346	73,474	82,820
Queen, of America												7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
United States Cos.	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

Summary of Losses paid for Fire Insurance in Canada, by all Companies for the Years 1869 to 1902, inclusive.

	Totals for 1869 to 1891.	Losses Paid.											Total for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										51,804	82,516	105,206	239,526
British America	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	217,077	209,468	160,072	4,272,612
Canada Agricultural	290,101												290,101
Canada Fire	698,133												698,133
Canadian Fire							13,665	30,451	19,540	77,916	66,747	59,542	267,861
Citizens'	2,258,637	28,521	712										2,287,870
Dominion	148,255												148,255
Eastern	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire											37,956	55,075	93,031
*London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire	287,732												287,732
Ottawa Fire										47,615	84,583	71,290	203,488
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian	2,980,634	8,306											2,988,940
†Sovereign	736,216												736,216
Stadacona	773,695												773,695
Victoria-Montreal									8,137	51,741			59 878
Western	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.													
‡Albion Fire Ins. Ass	843,615	90,724	82,427										1,016,766
Alliance		115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employer's Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270

††Law Union and Rock									3,535	34,025	41,995	13,048	92,603
Liverpool and London and Globe	3,647,633	202,829	281,337	215,782	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410
London and Lancashire	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National of Ireland	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British	4,656,555	240,402	336,358	225,264	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phœnix of London	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen	3,325,321												3,325,321
Royal	6,495,567	361,616	416,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Sun Insurance Office		7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Soc'ty	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire	79,965	153,670	165,277	121,534	28,994								549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
United States Companies													
Ætna	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Watertown	629,558	47,990	43,037	55,666	42,230	36,693	2,104						857,278
American Fire									5,207	36,703	25,070		66,980
Andes	5,668												5,668
Connecticut Fire	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford	1,493,279	72,716	90,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven	60,691												60,691
Home, New York												1,794	1,794
Ins. Co. of N. America	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phœnix of Brooklyn	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Phœnix of Hartford	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90 908	80,225	47,177	1,435,091
Queen, of America	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,003,899	865,214	27,433,310
British Companies	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
U.S.Companies	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

*Formerly the Agricultura Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Losses Paid.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	80,084	501,149
Anglo-American	239,526	163,612	311,345	143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	131,646	2,092,941
Beaver Fire												None.	None.
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	237,212	230,934	235,565	221,617	258,474	7,305,478
British Colonial											911	11,000	11,911
British Northwestern											4,931	19,619	24,550
Canada Agricultural	290,101												290,101
Canada Fire	698,133												698,133
Canada National										367	26,497	49,756	76,620
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	132,072	1,493,705
Central Canada Manufacturers						3,591	16,092	16,991	15,976	39,390	42,783	62,591	197,414
Citizen's	2,287,870												2,287,870
Dominion	148,255												148,255
Dominion Fire						20,195	144,328	98,804	123,844	155,292	146,348	180,416	869,225
Eastern	632,961												632,961
Ecastrn Canada Manufacturers						3,591	16,092	16,991	15,199				51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	130,866	1,437,805
Factories Insurance Co									68,053	91,183	145,698	47,802	352,736
Hudson Bay Insurance Co									12,387	57,663	71,721	95,638	237,409
Imperial Underwriters												15,387	15,387
LiverpoolManitoba											233,182	211,224	444,406
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	294,777	5,732,080
ManitobaAssurance Co				35,031	53,808	63,899	90,036	75,395	132,113	198,472			648,754
Mercantile Fire	763,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,641	101,537	91,329	98,523	1,619,892
Montreal - Canada Fire			87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	94,401	1,323,209
Mount Royal											93,461	121,265	217,729
National Fire	287,732												287,732
North Empire Fire								643	8,943	28,296	26,703	49,912	114,497
North West Fire											45,871	46,201	92,072
Nova Scotia Fire				7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	83,523	377,777

Occidental Fire									25,209	38,499	32,610	59,259	84,030	239,667
Ontario Fire							69,431	184,594	112,474	151,455	167,882	111,762	53,501	851,105
Ottawa Assurance Co	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	—22,736	739			866,253
Ottawa Agricultural	108,164													108,164
Pacific Coast Fire							39,005	13,148	28,119	23,929	29,892	*13,794		147,887
Provincial	957,146													957,146
Quebec Fire	2,317,629	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,403	94,190	119,445		3,206,542
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381					256,393
Rimouski						119,538	148,366	190,191	234,086	227,618	224,787	218,613		1,363,199
Royal Canadian	2,988,950													2,988,950
†Sovereign	736,216													736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	38,464	51,792	55,869		315,189
Stadacona	773,695													773,695
Victoria-Montreal	59,878													59,878
Western	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,186	197,885	192,429	257,076		9,148,038
	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551		51,601,993
British.														
‡Albion Fire Insurance Association	1,016,766													1,016,766
Alliance	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	78,648		2,815,363
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	274,618		4,208,755
Caledonian	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	226,559		4,153,441
City of London	977,455													977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	352,341		10,882,826
Employers' Liability	255,801								None.	20,417	60,428	108,422		445,068
General Accident, Fire and Life							4,182	81,189	147,557	182,797	132,882	164,179		712,786
Glasgow and London	1,167,345													1,167,345
Guardian	4,202,971	285,672	446,445	284,460	280,528	367,923	446,333	291,660	433,844	476,700	522,783	558,060		8,697,379
Imperial	4,181,342													4,181,312
Lancashire	4,492,270													4,492,270
**Law Union and Rock	92,603	58,317	117,666	26,826	49,790	68,826	78,780	60,585	81,629	101,259	113,957	113,772		967,010
Liverpool and London and Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	779,787		13,583,544
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	306,029		4,769,018
London Assurance	1,965,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	134,444		2,857,239
Manchester	1,664,241	102,460	147,537											1,914,238
National of Ireland	1,479,390	156,895	70,552											1,706,837
North British and Mercantile	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	561,164		12,946,482

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1913 inclusive—*Concluded.*

Companies.	Totals for 1869 to 1902.	Losses Paid. — 1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	Totals from 1869 to 1913.
British.	$	$	$	$	$	$	$	$	$	$	$	$	$
Northern	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	376,852	7,180,041
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	469,707	5,914,277
Palatine Insurance Co.											3,706	76,722	80,428
Phœnix of London	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	561,896	10,011,738
Provincial									None.	1,702	2,945	22,501	27,148
Queen	3,325,321												3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	686,494	18,810,098
Royal Exchange									87	66,393	146,305	155,549	368,334
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	1,599,301	172,657	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	179,703	3,436,826
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	253,792	3,486,292
United Fire	549,440												549,440
Yorkshire						58,049	70,992	105,338	119,820	138,374	134,975	223,761	851,309
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
United States and Other.													
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,955	90,213	122,707	140,342	118,492	158,018	4,822,052
Agricultural of Watertown	857,278												857,278
American Central											12,066	54,993	67,059
American Fire	66,980												66,980
American Insurance Co.											None.	23,999	23,999
American Lloyds									None.	457	1,314	12,654	14,425
Andes	5,668												5,668
California Insurance Co.											791	5,970	6,761
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Continental									None.	56,862	214,388	182,028	453,278
Equitable Fire and Marine												4,998	4,998
Fidelity-Phenix									134,484	180,097	251,084	267,039	833,304

Fireman's Fund												21,165	11,879	33,044
Firemen's Insurance Co												4,362	30,680	35,042
La Compag. d'Ass. Generales												None	48,179	48,179
German-American				34,712	48,148	81,223	131,174	87,504	117,980	133,542	228,011	254,077	1,116,371	
Germania Fire											11,679	56,072	67,751	
Glen Falls												None	None	
Hartford Fire	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	411,631	6,208,287	
Home, New Haven	60,691												60,691	
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	256,614	2,210,752	
Insurance Co. of North America	906,525	108,194	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962	195,453	265,624	2,898,461	
Insur. Co. of the State of Pa											58,460	87,271	145,731	
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	88,084	644,878	
National Fire							1,105	15,532	164,240	135,614	261,644	394,398	972,533	
National Union Fire										17,610	95,778	133,143	246,531	
Niagara Fire											34,381	36,198	70,579	
Northwestern National											2,858	18,441	21,299	
Phenix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363					2,154,363	
Phœnix of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187	154,860	211,347	2,721,309	
Providence-Washington											25,209	94,795	120,004	
Queen of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	352,688	5,799,801	
Rochester German					12,820	54,677	40,003	28,604	57,585				193,689	
Springfield Fire							None	34,760	63,647	84,952	116,147	219,703	519,209	
St. Paul Fire and Marine							41,543	39,092	72,335	84,569	106,041	108,400	451,980	
L'Union, Paris, France										9,427	41,329	102,978	153,734	
Westchester Fire											12,561	71,312	83,873	
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	35,257,966	

RECAPITULATION.

Canadian	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519 179	2,731,761	3,020,560	51,602,002	
British	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700	
United States and other	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	35,257,966	
	120,339,596	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948	12,119,581	14,003,768	227,618,668	

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive.

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Losses Paid 1915.	Totals from 1869 to 1915.
Canadian.	$	$	$	$
Acadia Fire	501,149	88,906	93,607	683,662
Anglo-American	2,092,941	122,659	117,243	2,332,843
Beaver Fire	None.	446	1,548	1,994
British America	7,305,478	296,396	284,695	7,886,569
British Colonial	11,911	26,494	77,723	116,128
British Northwestern	24,550	38,832	32,622	96,004
Canada Agricultural	290,101			290,101
Canada Fire	698,133			698,133
Canada National	76,620	79,174	86,858	242,652
Canadian Fire	1,493,705	121,913	112,465	1,728,083
Central Canada Manufacturers	197,414			197,414
Citizens'	2,287,870			2,287,870
Dominion	148,255			148,255
Dominion Fire	869,225	156,371	143,303	1,168,899
Dominion of Canada Guarantee and Accident			188	188
Eastern	632,961			632,961
Eastern Canada Manufacturers	51,873			51,873
Equity Fire	1,437,805	87,921		1,525,726
Factories Insurance Co	352,736	149,852	133,933	636,521
Hudson Bay Insurance Co	237,409	49,340	65,151	351,900
Imperial Underwriters	15,387	41,357	64,379	121,123
Liverpool-Manitoba	444,406	250,558	131,870	826,834
*London Mutual Fire	5,732,080	399,399	281,380	6,412,859
Lumbermen's Fire Indemnity Contract, The Subscribers to the			None.	None.
Manitoba Assurance Co	648,754			648,754
Mercantile Fire	1,619,892	171,603	135,375	1,926,870
Montreal-Canada Fire	1,323,209	95,710	89,385	1,508,304
Mount Royal	217,729	152,047	161,653	531,429
National Fire	287,732			287,732
North Empire Fire	114,497	63,427	57,905	235,829
North West Fire	92,072	69,258	84,093	245,423
Nova Scotia Fire	377,777			377,777
Occidental Fire	239,667	82,232	68,673	390,572
Ontario Fire	851,105			851,105
Ottawa Assurance Co	866,253			866,253
Ottawa Agricultural	108,164			108,164
Pacific Coast Fire	147,887	39,837	32,478	220,202
Provincial	957,146			957,146
Quebec Fire	3,206,542	122,805	84,121	3,413,468
Richmond and Drummond	256,393			256,393
Rimouski	1,363,199			1,363,199
Royal Canadian	2,988,940			2,988,940
†Sovereign	736,216			736,216
Sovereign Fire	315,189			315,189
Stadacona	773,695			773,695
Victoria-Montreal	59,878			59,878
Western	9,148,038	265,767	285,221	9,699,026
	51,601,983	2,972,304	2,625,869	57,200,156
British.				
‡Albion Fire Insurance Association	1,016,766			1,016,766
Alliance	2,815,563	144,836	90,381	3,050,780
Atlas	4,208,755	328,301	310,587	4,847,643
British Dominions General			57,898	57,898
Caledonian	4,153,441	274,450	237,083	4,664,974
City of London	977,455			977,455
Commercial Union	10,882,826	470,222	471,565	11,824,613
Employers' Liability	445,068	153,515	189,959	788,542

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—*Continued.*

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Losses Paid 1915.	Totals from 1869 to 1915.
British—Con.	$	$	$	$
General Accident Fire and Life	712,786	111,152	126,881	950,819
Glasgow and London	1,167,345	.....	.....	1,167,345
Guardian	8,697,379	558,248	482,686	9,738,313
Imperial	4,181,342	.....	.....	4,181,342
Lancashire	4,492,270	.....	.....	4,492,270
**Law Union and Rock	967,010	137,003	182,822	1,286,835
Liverpool and London and Globe	13,583,544	902,101	710,524	15,196,169
London Guarantee and Accident	.....	.....	None.	None.
London and Lancashire Fire	4,769,018	391,200	333,860	5,494,078
London Assurance	2,857,289	128,502	139,186	3,124,927
Manchester	1,914,238	.....	.....	1,914,238
Marine Insurance Co	None.	None.	None.	None.
National of Ireland	1,706,837	.....	.....	1,706,837
North British and Mercantile	12,946,482	595,746	495,777	14,038,005
Northern	7,180,041	469,372	385,857	8,035,270
Norwich Union	5,914,277	470,923	391,006	6,776,206
Ocean Accident and Guarantee	.....	.....	9,383	9,383
Palatine Insurance Co	80,428	155,132	112,917	348,477
Phœnix, of London	10,011,738	579,207	390,595	10,981,540
Provincial	27,148	38,618	19,781	85,547
Queen	3,325,321	.....	.....	3,325,321
Royal Exchange	368,334	162,218	172,056	702,608
Royal Insurance Co	18,810,098	801,985	695,908	20,307,991
Scottish Commercial	177,329	.....	.....	177,329
Scottish Imperial	483,408	.....	.....	483,408
Scottish Union and National	3,436,826	150,484	160,164	3,747,474
Sun Insurance Office	3,561,347	268,367	267,578	4,097,292
Union Assurance Society	3,486,292	261,460	244,608	3,992,360
United Fire	549,440	.....	.....	549,440
Yorkshire	851,309	243,438	210,298	1,305,045
	140,758,700	7,796,480	6,889,360	155,444,540
United States and Other Companies.				
Ætna	4,822,052	157,403	218,329	5,197,784
Agricultural of Watertown	857,278	.....	.....	857,278
American Central	67,059	116,411	53,203	236,673
American Fire	66,980	.....	.....	66,980
American Insurance Co	23,999	31,001	22,104	77,104
American Lloyds	14,425	547	1,577	16,549
Andes	5,668	.....	.....	5,668
California Insurance Co	6,761	18,454	16,940	42,155
Connecticut Fire	1,124,073	45,620	61,620	1,231,313
Continental	453,278	186,493	134,112	773,883
Equitable Fire and Marine	4,998	23,237	13,775	42,010
Fidelity-Phenix	833,304	167,322	196,960	1,197,586
Fireman's Fund	33,044	70,200	53,843	157,087
Firemen's Insurance Co	35,042	31,934	27,968	94,944
La Compagnie d'Assurances Générales	48,179	57,609	43,508	149,296
German American	1,116,371	282,743	214,572	1,613,686
Germania Fire	67,751	39,899	37,468	145,118
Glens Falls	None.	50,315	64,409	114,724
Globe and Rutgers	.....	33,280	102,908	136,188
Hartford Fire	6,208,287	497,045	461,245	7,166,577
Home, New Haven	60,691	.....	.....	60,691
Home Insurance Co., New York	2,210,752	419,937	459,169	3,089,858
Insurance Co. of North America	2,898,461	221,792	248,106	3,368,359
Insurance Co. of the State of Pa	145,731	104,580	73,492	323,803
Lumber Insurance Company	644,878	81,919	1,640	728,437
Millers National	.....	.....	5,992	5,992
National-Ben Franklin	.....	24,377	63,784	88,161

**Formerly the Law, Union & Crown.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—*Concluded.*

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Losses Paid 1915.	Totals from 1869 to 1915.
United States and Other Companies.—Con.	$	$	$	$
National Fire	972,533	334,060	462,862	1,769,455
National Union Fire	246,531	128,504	109,073	484,108
La Nationale Compagnie d'Assurances		10,092	68,357	78,449
Niagara Fire	70,579	84,046	83,073	237,698
Northwestern National	21,299	65,300	78,625	165,224
Phenix, of Brooklyn	2,154,363			2,154,363
Phenix, of Paris			4,343	4,343
Phœnix, of Hartford	2,721,309	237,983	190,790	3,150,082
Providence Washington	120,904	125,910	130,804	376,718
Queen, of America	5,799,801	357,208	321,095	6,478,104
Rochester German	193,689			193,689
Springfield Fire and Marine	519,209	277,903	287,942	1,085,054
St. Paul Fire and Marine	451,980	101,116	122,113	675,209
L'Union, Paris, France	153,734	104,669	118,084	376,487
Westchester Fire	83,873	89,591	92,835	266,299
	35,257,966	4,578,500	4,646,720	44,483,186

RECAPITULATION.

Canadian	51,601,983	2,972,304	2,625,869	57,200,156
British	140,758,700	7,796,480	6,889,360	155,444,540
United States and other	35,257,966	4,578,500	4,646,720	44,483,186
	227,618,649	15,347,284	14,161,949	257,127,882

Summary of Fire Insurance in Canada for the Years 1869 to 1915, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	644,099,996	2,731,761
1913	5,099,298	712,651,986	684,512,207	3,020,551
1914	5,016,653	663,539,377	700,239,242	2,972,304
1915	4,559,076	673,244,131	682,793,482	2,625,869
Totals	91,230,608	.....	.....	57,200,156
British Companies.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858

*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1915, inclusive—*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—*Con.*	$	$	$	$
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,239,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,295,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914	13,710,907	1,398,300,494	1,736,187,120	7,796,480
1915	13,609,360	1,488,037,721	1,828,316,532	6,889,360
Totals	253,013,304			155,444,540
UNITED STATES AND OTHER COMPANIES.				
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699

*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1915, inclusive—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
UNITED STATES AND OTHER COMPANIES—*Con.*	$	$	$	$
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,206,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,504
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,182,988	609,273,561	3,068,756
1913	7,508,052	893,623,473	871,619,317	4,043,757
1914	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915	8,306,397	1,000,271,051	1,020,510,788	4,646,720
Totals	78,711,796	.....	.....	44,483,186

TOTALS FOR ALL YEARS FROM 1869 TO 1915 INCLUSIVE.

Canadian Companies	91,230,608	.....	.....	57,200,156
British Companies	253,013,304	.....	.....	155,444,540
United States and other Companies	78,711,796	.....	.....	44,483,186
Grand totals	422,955,708	.....	.....	257,127,882

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	112,009	16,405,713	17,568,338	86,388	93,607	4,947	None.	Total business December 31, 1915.
In other countries	2,666	287,600	254,000	146	146	None.	None.	
Totals	114,675	16,693,313	17,822,338	86,534	93,753	4,947	None.	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada	152,045	18,590,599	28,390,246	113,332	117,243	24,713	None.	Total business December 31, 1915.
In other countries	93,292	14,120,236	4,505,552	68,635	44,837	24,000	None.	
Totals	245,337	32,710,835	32,895,798	181,967	162,080	48,713	None.	

BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada	506,735	77,840,123	85,502,533	267,920	284,695	38,234	None.	Total business December 31, 1915.
Fire—In other countries	1,404,208	308,022,009	298,388,609	734,832	745,025	159,765	9,052	
Hail—In Canada	84,268	1,771,663	None.	40,094	40,094	None.	None.	
Marine—In Canada	106,078	22,851,250	1,204,460	73,293	48,716	24,577	None.	
Marine—In other countries	85,314	6,264,289	1,035,063	66,967	62,041	4,926	None.	
Totals	2,186,603	416,749,334	386,130,665	1,183,106	1,180,571	227,502	9,052	

CANADIAN FIRE INSURANCE COMPANY.

In Canada	269,301	27,494,130	34,380,701	99,899	112,465	7,696	None.	Total business December 31, 1915.
In other countries	7,725	961,045	827,462	1,686	1,686	None.	None.	
Totals	277,026	28,455,175	35,208,163	101,585	114,151	7,696	None.	

DOMINION FIRE INSURANCE COMPANY.

Fire	207,537	22,855,580	28,376,640	126,101	143,303	9,669	None.	Total business December 31, 1915.
Hail	4,739			1,593	1,593	None.	None.	
Totals	212,276			127,694	144,896	9,669	None.	

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Fire	4,691	999,406	877,876	188	188	None.	None.	Total business December 31, 1915.
Accident	187,408	40,923,238	25,965,670	83,704	83,893	28,675	None.	
Automobile (excluding Fire Risks)	11,815			3,224	3,924	50	None.	
Burglary	2,960	456,285	410,785	645	573	72	None.	
Guarantee	33,368	13,288,577	8,468,935	9,679	10,869	13,688	None.	
Plate Glass	22,476			9,960	9,579	609	None.	
Sickness	109,198			51,366	47,648	16,303	None.	
Totals	371,916			158,766	156,674	59,397	None.	

HUDSON BAY FIRE INSURANCE COMPANY.

Fire	90,052	10,211,949	10,405,791	64,750	65,151	9,029	None.	Total business December 31, 1915.
Hail	78	None.	None.	65	202	None.	None.	
Totals	90,130	10,211,949	10,405,791	64,815	65,353	9,029	None.	

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Fire	97,070	9,073,454	10,455,572	58,649	64,379	4,245	None.	Total business December 31, 1915.
Plate Glass	None.	None.	None.	26	26	189	None.	
Totals	97,070	9,073,454	10,455,572	58,675	64,405	4,434	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—*Continued.*

LONDON MUTUAL FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	466,924	*74,392,919	*92,863,454	280,428	281,380	10,739	None.	Total business December 31, 1915.
In other countries	1,611	312,715	117,108	1,588	1,588	None.	None.	
Totals	468,535	74,705,634	92,980,562	282,016	282,968	10,739	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada	88,871	10,004,400	15,382,174	89,092	89,385	19,862	None.	Total business December 31, 1915.
In other countries	42,766	5,144,622	2,207,470	27,907	16,304	11,653	None.	
Totals	131,637	15,149,022	17,589,644	116,999	105,689	31,515	None.	

MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada	411,074	52,547,074	50,351,543	156,224	161,653	1,679	2,143	Total business December 31, 1915.
Fire—In other countries	3,385	774,340	549,940	3	3	None.	None.	
Plate Glass—In Canada	6,568	.....	.....	2,939	2,939	None.	None.	
Totals	421,027	.....	.....	159,166	164,595	1,679	2,143	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada	111,108	10,967,271	8,902,078	57,564	57,905	13,127	None.	Total business December 31, 1915.
In other countries	25	1,750	None.	None.	None.	None.	None.	
Totals	111,133	10,969,021	8,902,078	57,564	57,905	13,127	None.	

NORTHWEST FIRE INSURANCE COMPANY.

In Canada	139,875	15,240,882	15,629,760	89,420	84,093	10,940	None.	Total business December 31, 1915.
In other countries	3,087	364,965	277,396	648	648	None.	None.	
Totals	142,962	15,605,847	15,907,156	90,068	84,741	10,940	None.	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada	112,498	9,915,169	10,464,404	61,431	68,673	8,263	1,500	Total business December 31, 1915.
In other countries	4,565	584,875	520,270	2,058	2,067	None.	None.	
Totals	117,063	10,500,044	10,984,674	63,489	70,740	8,263	1,500	

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada	79,640	11,801,090	10,396,213	27,014	32,478	1,693	None.	Total business December 31, 1915.
In other countries	30,892	10,137,534	3,153,533	32,006	32,006	None.	None.	
Totals	110,532	21,938,624	13,549,746	59,020	61,484	1,693	None.	

WESTERN ASSURANCE COMPANY.

Fire—In Canada	488,130	150,851,486	96,018,465	187,170	285,221	28,543	None.	Total business December 31, 1915.
Fire—In other countries	1,417,679	420,689,987	353,056,919	896,905	905,322	178,781	7,988	
Explosion—In Canada	1,217	1,054,731	279,735	None.	None.	None.	None.	
Explosion—In other countries	913	1,035,833	608,619	None.	None.	None.	None.	
Inland Transportation—In Canada	19,967	28,880,924	2,615,100	22,172	22,172	None.	None.	
Inland Transportation—In other countries	6,676	12,667,830	4,880,699	1,953	1,953	None.	None.	
Marine—In Canada	414,456	171,087,902	5,654,391	422,843	391,928	108,029	None.	
Marine—In other countries	1,333,325	320,749,771	23,482,613	901,533	840,990	145,625	None.	
Tornado—In other countries	6,807	2,691,147	3,546,010	1,726	2,513	96	None.	
Totals	3,689,120	1,109,709,611	490,142,551	2,434,302	2,450,599	461,074	7,988	

ÆTNA INSURANCE COMPANY.

Fire	314,501	31,727,746	41,972,837	185,356	218,329	32,498	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	18,230	951,012	741,964	2,922	9,867	450	None.	
Tornado	715	175,060	327,956	None.	None.	None.	None.	
Totals	333,446	32,853,818	43,042,757	188,278	228,196	32,948	None.	

*Including figures of Canadian Phœnix.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—*Continued.*

AMERICAN CENTRAL INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	123,338	23,430,734	11,636,476	33,051	53,203	11,481	None.	In Canada December 31, 1915.
Tornado	316	161,045	80,273	None.	None.	None.	None.	
Totals	123,654	23,591,779	11,716,749	33,051	53,203	11,481	None.	

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire	18,299	5,238,200	4,954,104	1,617	1,577	96	None.	In Canada December 31, 1915.
Sprinkler Leakage	11,530	1,927,300	2,885,483	7,218	7,141	436	None.	
Totals	29,829	7,215,500	7,839,587	8,835	8,718	532	None.	

CONNECTICUT FIRE INSURANCE COMPANY.

Fire	116,960	13,084,257	15,264,416	54,261	61,620	3,552	2,200	In Canada December 31, 1915.
Hail	8,483	122,639	None.	6,693	6,693	None.	None.	
Totals	125,443	13,206,896	15,264,416	60,954	68,313	3,552	2,200	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	346,005	39,842,657	42,742,436	163,247	189,959	10,333	1,000	In Canada December 31, 1915.
Accident	122,551	18,037,566	17,548,066	59,469	59,469	13,000	2,000	
Employers' Liability	531,974	33,507,429	26,553,500	294,631	344,631	147,500	2,500	
Guarantee	76,644	26,133,736	20,075,954	42,662	26,145	33,757	3,000	
Sickness	18,076	4,436,825	4,438,075	38,223	40,223	6,000	None.	
Totals	1,095,250	121,958,213	111,358,031	598,232	660,427	210,590	8,500	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire	330,390	38,346,677	36,129,283	157,391	196,960	17,641	1,200	In Canada December 31, 1915.
Tornado	1,636	601,720	772,430	91	123	None.	None.	
Totals	332,026	38,948,397	36,901,713	157,482	197,083	17,641	1,200	

FIREMAN'S FUND INSURANCE COMPANY.

Fire	111,074	11,624,306	9,480,960	48,046	53,843	7,814	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	10,938	654,965	710,560	4,885	14,290	2,500	None.	
Inland Transportation	52,143	5,396,480	4,618,975	57,759	30,685	27,924	None.	
Totals	174,155	17,675,751	14,810,495	110,090	98,818	38,238	None.	

GERMAN AMERICAN INSURANCE COMPANY.

Fire	370,849	62,232,448	52,866,324	212,242	214,572	38,514	1,000	In Canada December 31, 1915.
Tornado	244	195,900	167,600	None.	None.	None.	None.	
Totals	371,093	62,428,348	53,033,924	212,242	214,572	38,514	1,000	

GLENS FALLS INSURANCE COMPANY.

Fire	142,722	13,744,428	13,945,744	85,033	64,409	14,825	7,200	In Canada December 31, 1915.
Automobile (including Fire Risk)	17,945	1,011,579	768,725	3,567	3,574	193	None.	
Tornado	None.	None.	None.	None.	None.	None.	None.	
Totals	160,667	14,756,007	14,714,469	88,600	67,983	15,018	7,200	

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire	278,165	45,820,828	34,728,127	125,808	102,908	29,405	None.	In Canada December 31, 1915.
Explosion	4,732	2,610,000	1,110,000	None.	None.	None.	None.	
Totals	282,897	48,430,828	35,838,127	125,808	102,908	29,405	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—*Continued.*

HARTFORD FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted	Resisted.	
	$	$	$	$	$	$	$	
Fire	899,129	111,057,076	138,079,126	415,647	461,245	46,886	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	19,356	1,587,697	747,643	4,960	5,219	None.	None.	
Hail	100,184	1,967,456	None.	56,969	56,969	None.	None.	
Inland Transportation	14,231	281,032	65,021	None.	None.	None.	None.	
Sprinkler Leakage	12,859	2,427,251	4,913,057	6,793	6,561	232	None.	
Tornado	3,925	1,090,792	2,995,114	313	313	None.	None.	
Totals	1,049,684	118,411,304	146,799,961	484,682	530,307	47,118	None.	

HOME INSURANCE COMPANY.

Fire	929,416	97,029,178	100,199,301	475,093	459,169	74,816	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	19,393	1,022,378	825,878	11,504	9,738	2,925	None.	
Hail	284,940	.....	None.	153,381	153,381	None.	None.	
Sprinkler Leakage	2,015	417,350	420,350	None.	None.	None.	None.	
Tornado	9,978	4,491,500	5,751,120	1,561	1,553	58	None.	
Totals	1,245,742	.....	107,196,652	641,539	623,841	77,799	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire	430,767	47,268,428	56,887,196	241,732	248,106	10,559	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	34,598	1,982,828	1,179,258	19,797	22,717	1,565	None.	
Inland Transportation	8,424	2,956,045	49,475	12,658	12,858	None.	None.	
Totals	473,789	52,207,301	58,115,929	274,187	283,681	12,124	None.	

LAW UNION AND ROCK INSURANCE COMPANY.

Fire	257,994	27,280,780	34,566,124	153,363	182,822	7,834	5,497	In Canada December 31, 1915.
Accident	12,536	3,922,162	2,877,874	2,300	3,917	808	None.	
Employers' Liability	37,781	.....	.....	23,944	25,944	12,000	2,000	
Sickness	4,446	.....	.....	3,840	3,781	759	None.	
Totals	312,757	.....	.....	183,447	216,464	21,401	7,497	

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire	1,198	386,254	386,254	None.	None.	None.	None.	In Canada December 31, 1915.
Accident	135,712	20,679,500	19,700,500	63,968	69,367	8,261	None.	
Automobile (including Fire Risk)	None.	1,250	1,250	None.	None.	None.	None.	
Automobile (excluding Fire Risk)	22,778	5,740,000	3,120,000	7,498	4,518	2,980	None.	
Burglary	317	37,025	32,025	33	58	None.	None.	
Employers' Liability	245,580	4,480,000	6,040,000	137,768	166,931	66,601	None.	
Guarantee	118,003	35,118,002	31,908,451	15,728	11,337	7,676	None.	
Sickness	28,342	3,540,250	4,263,280	13,795	14,333	4,505	None.	
Totals	551,930	69,982,281	65,451,760	238,790	266,544	90,023	None.	

MARINE INSURANCE COMPANY, LIMITED.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	51,100	1,530,067	1,530,067	27,195	24,595	2,600	None.	
Inland Transportation	29,482	102,548,242	None.	5,149	5,149	None.	None.	
Totals	80,582	104,078,309	1,530,067	32,344	29,744	2,600	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	494,643	66,982,757	55,918,005	431,266	462,862	67,029	None.	In Canada December 31, 1915.
Tornado	720	244,730	613,710	128	128	None.	None.	
Totals	495,363	67,227,487	56,531,715	431,394	462,990	67,029	None.	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Fire	209,848	20,947,024	22,247,218	121,561	109,073	27,360	None.	In Canada December 31, 1915.
Tornado	668	195,400	451,813	588	588	None.	None.	
Totals	210,516	21,142,424	22,699,031	122,149	109,661	27,360	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—*Continued.*

NIAGARA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	172,749	15,851,908	16,175 913	82,375	83,073	16,926	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	4,281	239,510	156,460	4,953	3,578	1,500	None.	
Tornado	8	4,000	31,800	None.	None.	None.	None.	
Totals	177,038	16,095,418	16,364,173	87,328	86,651	18,426	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire	134,649	13,129,420	17,435,263	70,641	78,625	3,381	None.	In Canada December 31, 1915.
Hail	143,285	2,192,254	None.	88,452	88,928	125	None.	
Tornado	475	106,850	762,760	45	45	None.	None.	
Totals	278,409	15,428,524	18,198,023	159,138	167,598	3,506	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	735,400	72,435,907	100,088,268	395,082	391,006	43,701	None.	In Canada December 31, 1915.
Accident	10,486	3,573,466	1,845,300	3,202	3,039	313	None.	
Automobile (including Fire Risk)	8,158	517,722	376,247	2,463	2,463	None.	None.	
Automobile (excluding Fire Risk)	2,486	1,525,000	650,000	423	308	115	None.	
Employers' Liability	13,488	2,371,666	1,659,172	11,022	12,279	4,812	None.	
Plate Glass	4,404	.....	.....	1,569	1,548	252	None.	
Sickness	6,540	.....	.....	4,169	3,829	1,015	None.	
Totals	780,962	.....	.....	417,930	414,472	50,208	None.	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire	43,171	3,918,715	3,870,382	9,408	9,383	25	None.	In Canada December 31, 1915.
Accident	171,573	26,038,950	24,751,255	100,816	111,968	12,780	5,000	
Automobile (excluding Fire Risk)	49,182	8,647,500	8,647,500	21,155	10,055	11,100	None.	
Employers' Liability	256,411	4,643,333	5,113,332	107,152	146,263	111,740	None.	
Guarantee	24,869	6,011,146	5,134,404	6,245	4,853	3,670	None.	
Plate Glass	34,212	.....	.....	10,097	11,156	195	None.	
Sickness	71,255	.....	.....	27,843	24,734	4,215	None.	
Totals	650,673	.....	.....	282,716	318,412	143,725	5,000	

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire	197,743	20,769,767	18,669,656	133,712	130,804	14,856	2,000	In Canada December 31, 1915.
Automobile (including Fire Risk)	15,247	801,846	517,756	8,294	10,672	None.	None.	
Totals	212,990	21,571,613	19,187,412	142,006	141,476	14,856	2,000	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire	604,103	57,948,174	76,671,013	310,513	321,095	21,719	10,000	In Canada December 31, 1915.
Automobile (including Fire Risk)	50,533	2,475,735	2,077,542	30,522	29,537	1,370	250	
Inland Transportation	1	9,100	None.	None.	None.	None.	None.	
Totals	654,637	60,433,009	78,748,555	341,035	350,632	23,089	10,250	

ROYAL EXCHANGE ASSURANCE.

Fire	379,111	43,501,250	51,103,009	171,751	172,056	3,664	None.	In Canada December 31, 1915.
Accident	10,548	3,395,500	2,190,750	3,016	3,186	215	None.	
Automobile (including Fire Risk)	15,865	759,740	822,725	9,736	10,376	10	None.	
Automobile (excluding Fire Risk)	9,161	1,840,000	1,400,000	3,819	3,329	750	None.	
Employers' Liability	4,996	920,000	750,000	1,525	300	1,400	None.	
Sickness	8,065	.....	.....	5,162	5,430	575	None.	
Totals	427,746	.....	.....	195,009	194,677	6,614	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	372,392	42,337,867	56,157,276	151,717	160,164	18,653	None.	In Canada December 31, 1915.
Sprinkler Leakage	59	29,584	29,584	None.	None.	None.	None.	
Tornado	190	51,300	366,640	None.	None.	None.	None.	
Totals	372,641	42,418,751	56,553,500	151,717	160,164	18,653	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—*Concluded.*

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	479,481	75,635,139	63,358,948	289,828	287,942	48,095	None.	In Canada December 31, 1915.
Sprinkler Leakage	553	84,267	110,667	25	25	None.	None.	
Tornado	3,741	1,049,695	2,163,782	426	534	17	None.	
Totals	483,775	76,769,101	65,633,397	290,279	288,501	48,112	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	253,040	24,914,001	25,787,498	133,896	122,113	28,241	None.	In Canada December 31, 1915.
Automobile (including Fire Risk)	46,783	2,920,478	2,246,128	27,852	26,140	5,058	None.	
Hail	65,618	.....	None.	29,319	29,319	None.	None.	
Inland Transportation	5,479	2,781,852	732,270	1,803	900	903	None.	
Tornado	4,134	938,423	1,603,789	471	476	None.	None.	
Totals	375,054	.....	30,369,685	193,341	178,948	34,205	None.	

UNION ASSURANCE SOCIETY.

Fire	474,056	56,691,850	63,686,901	261,000	244,608	36,594	2,500	In Canada December 31, 1915.
Inland Transportation	None.	1,310,300	None.	None.	None.	None.	None.	
Totals	474,056	58,002,150	63,686,901	261,000	244,608	36,594	2,500	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire	360,769	38,036,807	48,138,029	207,017	210,298	15,808	4,563	In Canada December 31, 1915.
Accident	6,197	1,337,750	1,052,750	11,374	11,367	110	None.	
Automobile (excluding Fire Risk)	17,326	5,070,000	3,280,000	3,741	2,393	1,630	None.	
Employers' Liability	12,433	1,400,000	1,040,000	6,903	2,993	4,386	None.	
Live Stock	29,913	590,788	336,873	18,878	18,785	2,873	2,220	
Plate Glass	6,217	.....	.....	1,750	1,685	92	None.	
Sickness	3,997	.....	.....	814	1,079	35	None.	
Totals	436,852	.....	.....	250,477	248,600	24,934	6,783	

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1915.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures	Stocks.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Agents' Balances and Premiums outstanding.	Other Assets.	Total. Assets.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	20,000 00	82,270 00	492,602 20	29,594 83	None	22,373 19	2,500 00	666,234 22	Fire.
Anglo-American	None.	None.	93,997 55	16,500 00	23,982 21	437 76	47,779 67	7,023 15	189,720 34	"
Beaver Fire	None.	68,064 62	58,607 40	None.	56,573 25	5,730 76	7,068 34	1,871 02	197,915 39	"
British America	236,850 71	4,200 00	1,408,904 84	141,561 80	263,908 04	29,101 84	351,969 85	9,814 09	2,536,311 17	Fire, Hail and Marine.
British Colonial	None.	12,000 00	127,072 46	None.	81,613 39	2,223 50	17,315 18	12,653 44	252,877 97	Fire.
British Northwestern	None.	88,775 52	91,089 35	43,750 00	41,488 35	3,320 47	8,707 62	13,858 65	290,989 96	"
Canada National	36,777 30	1,434,666 32	55,000 00	59,630 00	316,010 71	101,292 23	34,299 41	61,859 56	2,099,535 53	"
Canadian Fire	None.	655,316 28	468,700 00	None.	138,108 33	1,028 36	40,899 18	11,393 15	1,315,445 30	"
Dominion Fire	None.	13,000 00	161,243 49	31,525 00	60,867 82	3,296,74	26,962 29	21,329 36	318,221 70	Fire, and Hail.
Dominion of Can. Gtee. and Acct	None.	None.	543,430 61	None.	44,140 82	12,411 07	69,091 03	4,509 87	673,583 40	Fire, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Factories Insurance Co.	4,800 00	26,268 60	72,490 70	None.	10,270 57	1,449 14	* 142,949 24	7,000 00	265,228 25	Fire.
Hudson Bay	65,455 80	71,318 97	57,340 87	None.	53,733 05	6,017 13	26,523 97	7,220 00	287,609 79	Fire and Hail.
Imperial Underwriters.	15,000 00	114,407 36	81,584 05	None.	9,246 81	4,958 41	16,137 54	None.	241,334 17	Fire and Plate Glass.
Liverpool-Manitoba	None.	None.	694,629 00	None.	68,226 63	4,686 18	33,887 94	28 30	801,458 05	Fire.
London Mutual	119,022 34	21,377 50	218,974 89	65,100 00	22,729 81	5,762 87	52,389 63	16,663 90 **	522,020 94	"
Lumbermen's Fire Indemnity Contract	None.	None.	18,630 00	None.	633 04	None.	1,558 08	None.	20,821 12	"
Mercantile Fire	None.	None.	344,265 83	None.	73,908 71	570 28	34,680 81	230 21	453,655 83	"
Montreal-Canada	None.	None.	105,241 75	10,800 00	11,897 24	818 93	19,990 85	3,089 16	151,837 93	"
Mount Royal	None.	None.	268,280 00	532,105 10	155,901 90	5,232 02	55,698 46	23,157 54	1,040,375 02	Fire and Plate Glass.
North Empire Fire	None.	177,439 29	64,961 97	11,178 00	32,836 80	12,239 64	34,067 28	6,618 11	339,341 09	Fire.
North West Fire	None.	164,540 00	53,893 58	None.	55,412 00	7,799 06	11,779 08	199 14	293,622 86	"
Occidental Fire	None.	155,195 89	114,427 50	None.	71,177 16	7,296 68	31,510 31	5,419 46	385,027 00	"
Pacific Coast	158,321 12	293,278 06	(a)383,978 20	27,594 00	74,631 69	44,026 19	16,489 48	10,302 46	1,008,621 20	"
Quebec Fire	81,587 34	None.	313,645 78	45,746 67	184,890 35	5,216 47	42,953 33	5 00	674,044 94	"
Western	212,520 74	None.	1,703,658 93	638,814 95	280,344 56	25,831 65	1,420,038 87	127,362 84	4,408,572 54	Fire, Marine, Inland Transportation, Tornado and Explosion.
Totals	947,229 35	3,319,848 41	7,676,318 74	2,116,907 72	2,162,128 07	290,747 38	2,567,120 63	354,108 41	19,434,408 71	

*Including $99,176.29 unpaid premium notes the unassessed part of which $86,185.54, is included in reserve in the liabilities. **Not including $252,544.61 premium notes which are treated as contingent assets only. (a) In this amount there is included at their par value $264,787.66 National Finance Co., debs. and $53,000 Richlands Orchards debs. both of which companies are in liquidation. The Department is unable to place a value upon these debentures.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1915.

Companies.	Unsettled Losses.	Reserve of Uncarned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	4,947 04	91,670 18	57,171 12	153,788 34	512,445 88	400,000 00	Fire.
Anglo-American	48,713 23	162,466 30	19,738 15	230,917 68	— 41,197 34	76,876 00	"
Beaver Fire	1,291 13	27,704 75	9,971 78	38,967 66	158,947 73	135,225 00	"
British America	236,553 90	1,369,793 78	126,458 18	1,732,805 86	803,505 31	† 1,399,029 79	Fire, Hail and Marine.
British Colonial	8,342 36	89,913 86	22,096 66	120,352 88	132,525 09	218,877 50	Fire.
British Northwestern	2,135 00	34,397 08	10,155 64	46,687 72	244,302 24	238,573 20	"
Canada National	3,722 00	142,855 26	156,052 68	302,629 94	1,796,905 59	1,557,828 08	"
Canadian Fire	7,695 65	204,622 65	63,604 51	275,922 81	1,039,522 49 ‡	500,000 00	"
Dominion Fire	9,669 23	131,263 86	49,367 53	190,300 62	127,924 08	215,830 00	Fire and Hail.
Dominion of Can. Gtee. and Acct	59,396 53	136,929 81	4,041 32	200,367 66	473,215 74	244,400 00	Fire, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Factories Insurance Co	16,738 68	163,181 10	25,377 22	205,297 00	59,931 25	100,000 00	Fire.
Hudson Bay	9,029 00	66,365 20	32,748 73	108,142 93	179,466 86	228,735 00	Fire and Hail.
Imperial Underwriters	4,433 70	61,929 38	3,630 19	69,993 27	171,340 90	110,475 00	Fire and Plate Glass.
Liverpool-Manitoba	16,795 29	220,231 61	29,458 18	266,485 08	534,972 97	175,000 00	Fire.
London Mutual	10,738 65	354,061 24	15,950 37	380,750 26	141,270 68	17,500 00	"
Lumbermen's Fire Indemnity Contract	None. a	15,570 49	6,919 11	22,489 60	— 1,668 48	None.	"
Mercantile Fire	13,927 00	136,491 46	3,475 00	153,893 46	299,762 37	50,000 00	"
Montreal-Canada	31,515 68	86,441 54	14,863 56	132,820 78	19,017 15	112,905 00	"
Mount Royal	3,822 00	259,361 30	162,671 37	425,854 67	644,520 35	250,000 00	Fire and Plate Glass.
North Empire Fire	13,127 25	57,272 24	50,173 31	120,572 80	218,768 29	203,159 30	Fire.
North West Fire	10,940 00	85,156 00	1,522 89	97,618 89	196,003 97	100,000 00	"
Occidental Fire	9,762 75	78,261 41	26,406 42	114,430 58	270,596 42	*174,762 70	"
Pacific Coast	1,692 80	69,415 90	56,058 66	127,167 36	b 881,453 84	586,431 87	"
Quebec Fire	10,072 04	153,944 44	19,568 45	183,584 93	490,466 01	125,000 00	"
Western	469,062 32	1,696,438 93	541,881 30	2,707,382 55	1,701,189 99	* 2,484,625 65	Fire, Marine, Inland Transportation, Tornado and Explosion.
Totals	1,004,123 23	5,895,739 77	1,509,362 33	8,409,225 33	11,025,183 38	9,705,234 09	

†In December, 1906, the capital stock of this company, which was formerly $1,000,000, was further increased by an issue of $550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at $1,400,000, of which there had been paid in up to date of the return $1,399,029.79.

‡The capital stock of this company, which had previously been $500,000, the whole of which was subscribed and $125,000 paid thereon, was by chapter 58 of the statutes of 1904, reduced to $250,000, the amount paid up remaining unchanged. An additional $125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to $500,000. An additional $250,000 was paid in out of surplus in 1909, making the capital fully paid up.

*In December, 1906, preference stock of this company to the amount of $500,000 was called in and cancelled, and a new issue of $1,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now $2,500,000 fully subscribed.

a This reserve although reinsured in unlicensed companies was not covered by deposits of those companies in Canada, and no credit for the reinsurance has therefore been allowed. Since December 31, 1915 a deposit to the amount of the reserve has been made.

b Including $100,000 Conflagration Fund.

TABLE III.—Showing the Assets in Canada of British, United States and Other Insurance

BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts	$ cts.	$ cts.
Alliance	February 29, 1892	None.	None.	259,077 00
Atlas	March 7, 1887	None.	None.	445,479 99
British Dominions General	*July 22, 1915	None.	None.	149,187 66
Caledonian	July 10, 1883	None.	None.	431,310 94
Commercial Union	September, 11, 1863	325,000 00	20,000 00	818,896 03
Employers' Liability	1887 to 1894 and again in 1910	None.	None.	1,093,605 79
General Accident Fire and Life	July 13, 1908	None.	None.	306,861 81
Guardian Assurance Co	May 1, 1869	375,000 00	None.	752,256 34
Law Union and Rock	April 1, 1899	None.	None.	359,010 60
Liverpool and London and Globe	June 4, 1851	200,000 00	2,054,100 00	1,271,610 47
London Guarantee and Accident	October 22, 1915	None.	None.	420,445 47
London and Lancashire Fire	April 1, 1880	None.	None.	656,424 89
London Assurance	March, 1862	None.	None.	297,565 84
Marine Insurance Co	September 4, 1913	None.	None.	105,910 45
North British and Mercantile	1862	189,000 00	None.	935,935 76
Northern Assurance Co	1867	None.	None.	629,510 32
Norwich Union Fire	April 1, 1880	80,000 00	None.	700,756 06
Ocean Accident and Guarantee	April 20, 1915	6,605 59	None.	592,659 79
Palatine Insurance Co	March 27, 1912	None.	None.	235,686 67
Phœnix, of London	1804	None.	None.	817,609 08
Provincial	December 19, 1910	None.	None.	88,753 39
Royal Exchange	November 3, 1910	75,000 00	240,035 37	452,317 66
Royal Insurance Co	1851	525,000 00	657,500 00	1,264,071 66
Scottish Union and National	February 25, 1882	None.	616,825 40	366,981 98
Sun Insurance Office	June 3, 1892	45,850 00	None.	463,479 38
Union Assurance Society	1890	None.	None.	456,034 33
Yorkshire	January 16, 1907	550,000 00	1,883,300 00	407,180 23
Totals		2,371,455 59	5,471,760 77	14,778,619 59

*Dominion License issued.

UNITED STATES AND OTHER

Ætna Insurance Co	1821	None.	None.	404,040 00
American Central	December 17, 1912	None.	None.	163,686 00
American Insurance Co	June 28, 1912	None.	None.	59,130 00
American Lloyds	December 1, 1910	None.	None.	71,139 00
California Insurance Co	November 18, 1912	None.	None.	51,990 00
Connecticut Fire	June 28, 1886	None.	None.	121,100 00
Continental Insurance Co	August 31, 1910	None.	None.	242,433 00
Equitable Fire and Marine	April 3, 1913	None.	None.	107,276 40
Fidelity-Phenix	April 11, 1910	None.	None.	356,332 33
Fireman's Fund	November 30, 1912	None.	None.	107,000 00

Companies doing business of Fire Insurance or of Fire and other classes of in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1915.

Stocks.	Cash on hand and in Banks.	Interest and Rents due and accrued.	Agents' Balances and Premiums Outstanding	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	13,567 86	None.	24,910 93	5,000 00	302,555 79	Fire.
None.	52,982 78	4,997 69	48,494 83	5,000 00	556,955 29	"
None.	3,518 34	112 35	7,847 50	6,393 30	167,059 15	"
None.	35,246 40	None.	41,005 66	11,350 00	518,913 00	"
None.	79,041 67	6,938 66	192,019 31	10,109 52	1,452,005 19	"
None.	37,689 10	None.	195,695 20	None.	1,326,990 09	Fire, Accident, Guarantee and Sickness.
None.	42,721 11	5,260 03	65,696 54	6,021 23	426,560 72	Fire.
None.	102,212 98	10,580 63	94,321 84	None.	1,334,371 79	"
None.	94,467 03	5,007 43	29,435 49	10,000 41	497,920 96	Fire, Accident and Sickness.
None.	177,430 22	23,481 75	120,171 24	8,861 45	3,855,655 13	Fire and Life.
None.	24,089 94	None.	87,163 49	6,000 00	537,698 90	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
None.	249,050 46	4,163 06	100,359 77	None.	1,009,998 18	Fire.
None.	13,862 44	None.	52,038 36	5,000 00	368,466 64	"
None.	15,740 12	None.	5,192 31	None.	126,842 88	Fire, Automobile and Inland Transportation.
None.	139,759 64	15,988 76	127,899 03	15,000 00	1,423,583 19	Fire.
None.	99,744 20	None.	75,153 47	10,000 00	814,407 99	"
None.	143,637 18	None.	121,694 67	6,067 09	1,052,155 00	Fire, Accident, Automobile, Plate Glass and Sickness.
None.	130,062 15	None.	87,409 00	949 41	817,685 94	Fire, Accident, Guarantee, Plate Glass, Sickness and Automobile.
None.	19,208 09	None.	35,998 24	None.	290,893 00	Fire.
None.	137,343 49	15,405 37	85,772 55	15,358 49	1,071,488 98	"
None.	26,816 47	None.	893 69	776 30	116,939 85	"
None.	114,650 13	21,194 97	48,786 55	11,265 74	963,250 42	Fire, Accident, Automobile and Sickness.
None.	309,789 35	30,172 27	205,685 73	None.	2,992,219 01	Fire.
None.	37,739 29	None.	52,736 95	None.	1,074,283 62	Fire, Sprinkler Leakage and Tornado.
None.	21,241 12	None.	62,256 79	13,416 96	606,244 25	Fire.
None.	63,936 26	None.	68,110 90	4,106 48	592,187 97	Fire and Inland Transportation.
None.	80,299 43	43,247 39	85,307 60	14,086 57	3,063,421 22	Fire, Accident, Automobile, Sickness, Plate Glass and Live Stock.
None.	2,265,547 25	186,550 36	2,122,057 64	164,762 95	27,360,754 15	

COMPANIES—ASSETS IN CANADA AT DECEMBER 31, 1915.

None.	40,030 27	6,287 70	42,754 69	None.	493,112 66	Fire, Automobile and Tornado.
None.	None.	3,224 30	33,243 31	None.	200,153 61	Fire and Tornado.
None.	None.	1,460 00	9,094 75	None.	69,684 75	Fire.
None.	None.	1,463 00	1,892 23	None.	74,494 23	Fire and Sprinkler Leakage.
None.	None.	1,187 50	11,487 83	None.	64,665 33	Fire.
None.	4,557 86	1,792 51	21,599 08	661 21	149,710 66	Fire and Hail.
None.	None.	None.	17,961 97	2,500 00	262,894 97	Fire.
None.	None.	2,814 06	None.	None.	110,090 46	Fire.
None.	None.	8,151 65	44,439 72	None.	408,923 70	Fire and Tornado.
None.	None.	2,050 00	17,212 53	None.	126,262 53	Fire, Automobile and Inland Transportation.

TABLE III.—Showing the Assets in Canada of British, United States and classes of Insurance

UNITED STATES AND OTHER COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Firemen's Insurance Co	May 22, 1912	None.	None.	90,693 79
Compagnie d'Assurances Generales	July 20, 1912	None.	None.	79,663 97
German American	December 7, 1904	None.	None.	376,491 34
Germania Fire	January 11, 1912	None.	None.	51,100 00
Glens Falls	November 28, 1913	None.	None.	131,000 00
Globe and Rutgers	March 6, 1914	None.	None.	103,700 00
Hartford Fire	November, 1836	None.	None.	874,134 13
Home Insurance Co	January 1, 1902	None.	None.	778,753 99
Insurance Co. of North America	October 16, 1889	None.	None.	353,629 07
Insurance Co. of State of Pa	March 22, 1912	None.	None.	122,325 79
Lumber Insurance Co	October 8, 1906	None.	None.	51,840 00
Millers National	*October 6, 1915	None.	None.	50,500 00
National-Ben Franklin	May 23, 1914	None.	None.	171,289 33
National Fire of Hartford	August 3, 1908	None.	None.	575,721 35
National Union Fire of Pittsburgh	August 12, 1911	None.	None.	197,408 06
La Nationale Compagnie d'Assurances	February 13, 1914	None.	None.	99,374 63
Niagara Fire	July 19, 1912	None.	None.	186,600 00
Northwestern National	May 22, 1912	None.	None.	97,184 13
Phenix Compagnie Française	March 20, 1915	None.	None.	43,167 67
Phœnix, of Hartford	May 20, 1890	None.	None.	426,704 60
Providence Washington	January 9, 1912	None.	None.	200,280 00
Queen, of America	November 2, 1891	None.	None.	538,353 23
Springfield Fire and Marine	November 5, 1908	None.	None.	418,310 00
St. Paul Fire and Marine	September 14, 1907	None.	None.	282,650 00
L'Union, Paris, France	April 11, 1911	None.	None.	135,219 00
Westchester Fire	May 28, 1912	None.	None.	137,950 00
Totals		None.	None.	8,258,170 81

*Dominion License issued.

Other Companies doing business of Fire Insurance or of Fire and other in Canada—*Concluded.*

ASSETS IN CANADA AT DECEMBER 31, 1915—*Concluded.*

Stocks.	Cash on hand and in Banks.	Interest and Rents due and accrued.	Agents' Balances and Premiums Outstanding.	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	None.	1,902 92	12,936 86	None.	105,533 57	Fire.
None.	1,949 50	None.	12,751 94	1,427 50	95,792 91	Fire.
None.	58,902 44	7,520 30	77,443 43	None.	520,357 51	Fire and Tornado.
None.	None.	366 66	2,373 68	None.	53,840 34	Fire.
None.	24,369 61	1,982 33	27,826 87	None.	185,178 81	Fire and Automobile.
None.	29,689 63	51 60	42,180 27	35,104 34	210,725 84	Fire and Explosion.
46,800 00	63,516 06	14,153 76	231,804 51	None.	1,230 408 46	Fire, Automobile, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
None.	211,123 90	None.	172,949 27	None.	1,162,827 16	Fire, Automobile, Hail, Sprinkler Leakage and Tornado.
None.	170,401 22	3,623 08	26,276 01	None.	553,929 38	Fire, Automobile and Inland Transportation.
None.	None.	2,118 08	15,860 11	None.	140,303 98	Fire.
None.	None.	1,120 00	None.	None.	52,960 00	Fire.
None.	163 47	1,041 67	3,180 29	None.	54,885 43	Fire.
None.	9,537 04	3,501 44	15,188 30	None.	199,516 11	Fire.
None.	None.	9,825 99	77,156 16	None.	662,703 50	Fire and Tornado.
None.	27,021 74	3,625 35	27,626 54	None.	255,681 69	Fire and Tornado.
None.	36,995 08	946 66	11,152 66	None.	148,469 03	Fire.
None.	17,918 64	3,031 24	25,524 17	None.	233,074 05	Fire, Automobile and Tornado.
None.	4,460 92	2,412 42	26,076 93	None.	130,134 40	Fire, Hail and Tornado.
None.	10,008 77	None.	7,458 51	1,359 32	61,994 27	Fire.
None.	34,570 76	6,618 71	77,851 72	5,386 00	551,131 79	Fire.
None.	None.	2,509 16	16,410 07	None.	219,199 23	Fire and Automobile.
None.	58,851 32	7,188 54	74,338 84	None.	678,731 93	Fire, Automobile and Inland Transportation.
None.	29,224 42	6,317 87	113,412 35	None.	567,264 64	Fire, Sprinkler Leakage and Tornado.
None.	None.	1,223 17	36,672 19	None.	320,545 36	Fire, Automobile, Inland Transportation, Tornado and Hail.
None.	33,391 94	None.	48,130 40	6,142 48	222,883 82	Fire.
None.	3,548 60	2,070 03	24,052 25	3,370 16	170,991 04	Fire.
46,800 00	870,233 19	111,581 70	1,406,320 44	55,951 01	10,749,057 15	

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1915.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1915.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Premiums. (Fire)	Liabilities under other Branches.	Sundry. (Fire.)	Total Liabilities in Canada.	Excess of Assets over Liabilities, in Canada.	Nature of business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	6,288 13	142,005 52	None.	2,676 59	150,970 24	151,585 55	Fire.
Atlas	29,089 80	329,158 34	None.	5,000 00	363,248 14	193,707 15	Fire.
British Dominions General	5,727 40	57,129 54	None.	697 15	63,554 09	103,505 06	Fire.
Caledonian	30,419 65	290,151 30	None.	7,788 58	328,359 53	190,553 47	Fire.
Commercial Union	47,343 53	610,911 04	None.	15,890 83	674,145 40	777,859 79	Fire.
Employers' Liability	11,333 00	193,147 58	452,830 28	22,202 43	679,513 29	647,476 80	Fire, Accident, Guarantee and Sickness.
General Accident Fire and Life	19,690 83	183,650 46	None.	11,085 60	214,426 89	212,133 83	Fire.
Guardian Assurance Co	28,933 40	561,173 48	None.	15,035 54	605,142 42	729,229 37	Fire.
Law Union and Rock	13,331 00	167,939 02	28,619 18	4,000 00	213,919 20	284,001 76	Fire, Accident and Sickness.
Liverpool and London and Globe	56,952 82	860,387 00	70,025 00	9,158 09	996,522 91	2,859,132 22	Fire and Life.
London Guarantee and Accident	None.	1,732 30	272,257 58	None.	273,989 88	263,709 02	Fire, Accident, Automobile, Guarantee and Sickness.
London and Lancashire Fire	39,015 49	449,477 56	None.	11,800 00	500,293 05	509,705 13	Fire.
London Assurance	17,083 00	199,961 00	None.	6,628 26	223,672 26	144,794 38	Fire and Life.
Marine Insurance Co	None.	None.	25,040 00	None.	25,040 00	101,802 88	Fire, Automobile and Inland Transportation.
North British and Mercantile	53,055 29	590,881 29	None.	26,025 51	669,962 09	753,621 10	Fire.
Northern Assurance Co.	68,961 42	450,633 29	None.	13,259 05	532,853 76	281,554 23	Fire.
Norwich Union Fire	43,701 42	482,454 40	27,925 58	10,005 32	564,086 72	488,068 28	Fire, Accident, Automobile, Plate Glass and Sickness.
Ocean Accident and Guarantee	25 00	24,200 14	342,239 47	None.	366,464 61	451,221 33	Fire, Accident, Guarantee, Plate Glass and Sickness.
Palatine Insurance Co	11,908 20	142,897 71	None.	6,029 23	160,835 14	130,057 86	Fire.
Phœnix of London	48,564 86	613,389 57	None.	7,853 64	669,808 07	401,680 91	Fire.
Provincial	960 20	19,372 21	None.	329 80	20,662 21	96,277 64	Fire.
Royal Exchange	3,663 77	242,281 50	25,378 52	7,370 25	278,694 04	684,556 38	Fire, Accident, Automobile and Sickness.
Royal Insurance Co	80,255 44	987,211 96	None.	26,517 91	1,093,985 31	1,893,233 70	Fire.
Scottish Union and National	18,653 00	245,078 75	421 15	4,500 00	268,652 90	805,630 72	Fire.

Sun Insurance Office	38,735 88	312,593 65	None.	7,499 09	358,828 62	247,415 63	Fire.
Union Assurance Society	39,094 20	292,732 29	12 50	3,500 00	335,338 99	256,848 98	Fire and Inland Transportation.
Yorkshire	20,371 00	231,170 22	42,845 00	8,000 00	302,386 22	2,761,035 00	Fire, Accident, Automobile, Live Stock Plate Glass and Sickness.
Totals	733,157 73	8,681,721 12	1,287,624 26	232,852 87	10,935,355 98	16,425,398 17	

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1915.

Ætna Insurance Co	32,498 10	199,033 44	8,497 06	2,500 00	242,528 60	250,584 06	Fire, Automobile and Tornado.
American Central	11,181 29	54,727 50	166 94	1,000 00	67,375 73	132,777 88	Fire and Tornado.
American Insurance Co	5,120 69	28,644 59	None.	469 82	34,235 10	35,449 65	Fire.
American Lloyds	95 67	7,268 93	10,723 00	500 00	18,587 60	55,906 63	Fire and Sprinkler Leakage.
California Insurance Co	164 36	20,803 42	None.	1,591 54	22,559 32	42,106 01	Fire.
Connecticut Fire	5,751 69	77,381 04	None.	3,046 97	86,179 70	63,530 96	Fire and Hail.
Continental Insurance Co	23,715 96	143,970 83	None.	8,081 76	175,768 55	87,126 42	Fire.
Equitable Fire and Marine	2,089 29	15,532 62	None.	300 00	17,921 91	92,168 55	Fire.
Fidelity-Phenix	18,840 59	174,333 31	1,549 92	9,494 11	204,217 93	204,705 77	Fire and Tornado.
Fireman's Fund	7,814 03	42,157 56	47,958 91	4,250 00	102,180 55	24,081 98	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co	6,412 85	56,492 72	None.	1,083 22	63,988 79	41,544 78	Fire.
Compagnie d'Assurances Générales	31,403 75	35,622 71	None.	2,969 02	69,995 48	25,797 43	Fire.
German American	39,514 00	221,366 70	296 03	2,973 84	264,150 57	256,206 94	Fire and Tornado.
Germania Fire	10,882 58	None.	None.	115 27	10,997 85	42,842 49	Fire.
Glens Falls	22,025 00	85,870 75	6,835 59	1,000 00	115,731 34	69,447 47	Fire and Automobile.
Globe and Rutgers	29,405 27	144,708 80	3,241 00	4,445 79	181,800 86	28,924 98	Fire and Explosion.
Hartford Fire	46,886 45	562,747 33	26,655 70	18,841 91	655,131 39	575,277 07	Fire, Automobile, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co	74,816 00	540,347 62	19,391 36	5,000 00	639,554 98	523,272 18	Fire, Automobile, Hail, Sprinkler Leakage and Tornado.
Insurance Co. of North America	10,558 77	247,660 35	14,081 95	None.	272,301 07	281,628 31	Fire, Automobile and Inland Transportation.
Insurance Co. of State of Pa	15,007 86	78,785 31	None.	4,600 00	95,393 17	44,910 81	Fire.
Lumber Insurance Co	None.	None.	None.	None.	None.	52,960 00	Fire.
Millers National	910 21	13,843 20	None.	None.	14,753 41	40,132 02	Fire.
National-Ben Franklin	5,759 62	67,196 21	None.	184 60	73,140 46	126,375 65	Fire.
National Fire of Hartford	67,028 73	255,167 61	811 37	7,695 01	330,702 72	332,000 78	Fire and Tornado.
National Union Fire of Pittsburgh	27,359 78	111,259 65	651 96	3,209 33	142,480 72	113,209 97	Fire and Tornado.
La Nationale Compagnie d'Assurances	6,711 00	81,319 91	None.	2,150 00	90,180 91	58,288 12	Fire.
Niagara Fire	16,925 95	84,849 28	3,115 97	900 00	105,791 20	127,282 85	Fire, Automobile and Tornado.
Northwestern National	3,381 46	82,648 12	965 66	4,000 00	90,995 24	39,139 16	Fire, Hail and Tornado.
Phenix Compagnie Française	278 67	17,464 33	None.	2,992 63	20,735 63	41,258 64	Fire.

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1915—*Concluded.*

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1915—*Concluded.*

Companies.	Unsettled Losses (Fire.)	Reserve of Unearned Premiums. (Fire.)	Liabilities under other Branches.	Sundry. (Fire.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Phœnix of Hartford	20,583 28	250,514 84	None.	7,583 00	278,681 12	272,450 67	Fire.
Providence Washington	16,855 96	89,556 00	4,729 38	None.	111,141 34	108,057 89	Fire and Automobile.
Queen, of America	31,719 00	378,403 21	22,186 03	9,953 55	442,261 79	236 470 14	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine	48,094 51	266,252 28	3,992 87	4,922 79	323,262 45	244,002 19	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine	28,243 91	131,163 78	30,352 71	5,000 00	194,760 40	125,784 96	Fire, Automobile, Hail, Inland Transportation and Tornado.
L'Union, Paris, France	13,103 59	120,416 54	None.	9,773 92	143,294 05	79,589 77	Fire.
Westchester Fire	18,336 19	80,424 82	None.	3,166 00	101,927 01	69,064 03	Fire.
Totals	699,776 11	4,767,935 34	206,203 41	130,794 08	5,804,708 94	4,944,348 21	

TABLE V.

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Com-

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia Fire	114,674 64	32,101 63	None.	146,776 27	None.
Anglo-American	245,336 54	5,215 74	None.	250,552 28	None.
Beaver Fire	30,943 26	7,307 81	None.	38,251 07	15,025 00
British America	2,186,603 48	68,783 91	None.	2,255,387 39	None.
British Colonial	64,722 11	8,299 15	(a) 29,650 00	102,671 26	48,527 50
British Northwestern	49,952 87	11,899 30	(b) 100 00	61,952 17	6,166 00
Canada National	202,510 89	89,372 52	(c) 3,000 00	294,883 41	230,367 69
Canadian Fire	277,025 95	57,223 91	15,197 02	349,446 88	None.
Dominion Fire	212,275 61	10,742 62	None.	223,018 23	21,270 00
Dominion of Canada G'tee and Accident	371,915 52	29,378 41	None.	401,293 93	30,530 00
Factories Insurance Co	142,622 54	7,721 36	None.	150,343 90	None.
Hudson Bay	90,129 75	10,192 92	None.	100,322 67	40,655 00
Imperial Underwriters	97,070 42	12,828 06	None.	109,898 48	None.
Liverpool-Manitoba	266,296 18	33,695 96	None.	299,992 14	None.
London Mutual	468,534 95	16,191 15	372 04	485,098 14	None.
Lumbermen's Fire Indemnity Contract	3,781 65	805 00	479 79	5,066 44	None.
Mercantile Fire	224,318 67	17,127 53	32 25	241,478 45	None.
Montreal-Canada	131,637 06	5,357 54	None.	136,994 60	None.
Mount Royal	421,027 05	39,662 03	None.	460,689 08	None.
North Empire Fire	111,133 46	9,463 43	None.	120,596 89	229 68
North West Fire	142,961 82	12,327 01	None.	155,288 83	None.
Occidental Fire	117,062 88	17,411 96	None.	134,474 84	None.
Pacific Coast	110,532 04	51,141 96	(c) 10,446 95	172,120 95	9,055 87
Quebec Fire	236,366 90	25,573 26	None.	261,940 16	None.
Western	3,689,120 54	92,581 63	517 50	3,782,219 67	None.
Totals	10,008,556 78	672,405 80	59,795 55	10,740,758 13	401,826 74

(a) Premium on capital stock. (b) Premium on capital stock.
(c) Premium on capital stock. (c) Premium on capital stock.

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panies doing Fire, Marine and other insurance.

AND EXPENDITURE, 1915.

EXPENDITURE (CASH).

Paid.	Dividends or Bonus to holders.	General.	Total Expenditure.	¢ Excess of Premiums over Losses. — d The Reverse	¢ Excess of Income over Expenditure. — d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
93,753 33	18,000 00	52,004 73	163,758 06	¢ 20,921 31	d 16,981 79	Fire.
162,080 27	None.	104,637 00	266,717 27	¢ 83,256 27	d 16,164 99	"
1,547 50	5,321 35	4,439 19	11,308 04	¢ 29,395 76	¢ 26,943 03	"
1,180,570 74	38,500 00	813,851 23	2,032,921 97	¢ 1,006,032 74	¢ 222,465 42	Fire, Hail and Marine.
77,723 27	None.	80,186 26	157,909 53	d 13,001 16	¢ 55,238 27	Fire.
32,621 78	None.	25,392 24	58,014 02	¢ 17,331 09	¢ 3,938 15	"
86,857 83	71,420 98	*118,508 01	276,786 82	¢ 115,653 06	¢ 18,096 59	"
114,151 23	50,000 00	109,602 59	273,753 82	¢ 162,874 72	¢ 75,693 06	"
144,896 36	None.	88,963 23	233,859 59	¢ 67,379 25	d 10,841 36	Fire and Hail.
156,674 29	58,810 30	192,861 50	408,346 09	¢ 215,241 23	d 7,052 16	Fire, Accident Automobile, Burglary, Guarantee, Plate Glass and Sickness.
133,932 74	None.	73,979 50	207,912 24	¢ 8,689 80	d 57,568 34	Fire.
65,352 31	20 00	65,340 35	130,712 66	¢ 24,777 44	d 30,389 99	Fire and Hail.
61,404 51	14,765 43	32,615 46	111,785 40	¢ 32,665 91	d 1,886 92	Fire and Plate Glass.
131,870 21	39,459 77	92,707 12	264,037 10	¢ 134,425 97	¢ 35,955 04	Fire.
282,967 71	None.	216,092 15	499,059 86	¢ 185,567 24	d 13,961 72	"
None.	None.	4,433 40	4,433 40	¢ 3,781 65	¢ 633 04	"
135,374 89	27,500 00	82,581 94	245,456 83	¢ 88,943 78	d 3,978 38	"
105,688 94	None.	58,385 55	164,074 49	¢ 25,948 12	d 27,079 89	"
161,595 21	25,000 00	134,907 74	324,502 95	¢ 256,431 84	¢ 136,186 13	Fire and Plate Glass.
57,905 34	22 50	36,363 17	94,291 01	¢ 53,228 12	¢ 26,305 88	Fire.
84,741 41	6,000 00	47,685 59	138,427 00	¢ 58,220 41	¢ 16,861 83	"
70,739 69	None.	47,045 44	117,785 13	¢ 46,323 19	¢ 16,689 71	"
64,483 71	35,608 80	44,991 43	145,083 94	¢ 46,048 33	¢ 27,657 01	"
84,120 82	50,000 00	83,455 88	217,576 70	¢ 152,246 08	¢ 44,363 46	"
2,450,599 49	70,000 00	1,090,237 30	3,610,836 79	¢ 1,238,521 05	¢ 171,382 88	Fire, Explosion, Marine, Inland Transportation, and Tornado.
5,947,653 58	510,429 13	3,701,268 00	10,159,350 71	¢ 4,060,903 20	¢ 581,407 42	

*Including investment expenses, $40,818.28.

TABLE V.—*Continued*—Showing the Cash Income and Expenditure in Canada and other

BRITISH COMPANIES—

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest, Rents and Dividends on Stock.	Sundry (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire and Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Alliance	215,167 69	None.	None.	215,167 69	None.
Atlas	515,974 40	19,475 94	None.	535,450 34	None.
British Dominions General	96,456 08	6,023 01	None.	102,479 09	None.
Caledonian	433,157 07	20,763 59	None.	453,920 66	None.
Commercial Union	937,765 42	54,339 56	None.	992,104 98	None.
Employers' Liability	346,005 00	None.	None.	346,005 00	749,244 90
General Accident Fire and Life	289,315 47	16,043 55	8 00	305,367 02	None.
Guardian Assurance Co	970,600 86	61,293 94	None.	1,031,894 80	None.
Law Union and Rock	257,994 38	None.	14 50	258,008 88	54,763 56
Liverpool and London and Globe	1,342,437 37	164,897 84	None.	1,507,335 21	None.
London Guarantee and Acct	1,197 76	497 56	None.	1,695 32	550,732 03
London and Lancashire Fire	703,503 41	32,826 76	96 13	736,426 30	None.
London Assurance	300,984 36	12,763 33	None.	313,747 69	None.
Marine Insurance Co	None.	None.	None.	None.	80,582 37
North British and Mercantile	927,239 95	52,074 67	None.	979,314 62	None.
Northern Assurance Co	770,010 19	805 36	None.	770,815 55	None.
Norwich Union Fire	735,399 83	35,479 72	90 02	770,969 57	45,562 19
Ocean Accident and Guarantee	43,171 34	None.	None.	43,171 34	612,015 33
Palatine Insurance Co.	247,025 46	11,646 19	None.	258,671 65	None.
Phœnix, of London	935,794 31	40,549 97	353 77	976,698 05	None.
Provincial	40,472 64	224 14	None.	40,696 78	None.
Royal Exchange	379,111 04	27,903 47	None.	407,014 51	48,634 54
Royal Insurance Co	1,429,655 26	119,133 75	None.	1,548,789 01	None.
Scottish Union and National	372,391 77	58,235 64	None.	430,627 41	249 69
Sun Insurance Office	483,707 00	12,252 12	4,096 40	500,055 52	None.
Union Assurance Society	474,055 78	23,041 10	None.	497,096 88	None.
Yorkshire	360,769 24	141,077 09	None.	501,846 33	76,088 02
Totals	13,609,363 08	911,348 30	4,658 82	14,525,370 20	2,217,867 63

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of British Companies transacting the Business of Fire Insurance.

INCOME AND EXPENDITURE, 1915.

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire & Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	
90,381 07	71,275 30	161,656 37	None.	e 124,786 62	e 53,511 32	Fire.
310,586 77	171,020 37	481,607 14	None.	e 205,387 63	e 53,843 20	"
57,897 59	44,137 40	102,034 99	None.	e 38,558 49	e 444 10	"
237,083 19	142,716 12	379,799 31	None.	e 196,073 88	e 74,121 35	"
471,565 12	301,336 43	772,901 55	None.	e 466,200 30	e 219,203 43	"
189,959 48	123,113 13	313,072 61	768,115 27	e 156,045 52	e 32,932 39	Fire, Accident, Guarantee and Sickness.
126,881 06	103,775 87	230,656 93	None.	e 162,434 41	e 74,710 09	Fire.
482,685 74	297,376 66	780,062 40	None.	e 487,915 12	e 251,832 40	"
182,821 97	89,684 31	272,506 28	65,719 53	e 75,172 41	d 14,497 40	Fire, Accident and Sickness.
710,524 11	427,952 60	1,138,476 71	None.	e 631,913 26	e 368,858 50	Fire.
None.	4,261 38	4,261 38	516,363 00	e 1,197 76	d 2,566 06	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
333,859 56	235,704 43	569,563 99	None.	e 369,643 85	e 166,862 31	Fire.
139,185 65	105,742 62	244,928 27	None.	e 161,798 71	e 68,819 42	"
None.	None.	None.	51,622 14	None.	None.	Fire, Automobile and Inland Transportation.
495,777 30	285,172 58	780,949 88	None.	e 431,462 65	e 198,364 74	Fire.
385,856 87	234,873 25	620,730 12	None.	e 384,153 32	e 150,085 43	"
391,005 90	261,727 83	652,733 73	47,355 53	e 344,393 93	e 118,235 84	Fire, Accident, Automobile, Plate Glass and Sickness.
9,383 47	None.	9,383 47	607,627 82	e 33,787 87	e 33,787 87	Fire, Accident, Guarantee, Plate Glass and Sickness.
112,916 68	85,394 28	198,310 96	None.	e 134,108 78	e 60,360 69	Fire.
390,595 46	318,843 11	709,438 57	None.	e 545,198 85	e 267,259 48	"
19,781 37	10,333 50	30,114 87	None.	e 20,691 27	e 10,581 91	"
172,055 85	122,690 19	294,746 04	50,353 34	e 207,055 19	e 112,268 47	Fire, Accident, Automobile and Sickness.
695,907 62	499,612 29	1,195,519 91	None.	e 733,747 64	e 353,269 10	Fire.
160,163 89	125,863 95	286,027 84	40 45	e 212,227 88	e 144,599 57	Fire, Sprinkler Leakage and Tornado.
267,578 42	161,390 33	428,968 75	None.	e 216,128 58	e 71,086 77	Fire.
244,607 69	161,564 98	406,172 67	None.	e 229,448 09	e 90,924 21	"
210,297 96	117,658 00	327,955 96	72,413 26	e 150,471 28	e 173,890 37	Fire, Accident, Automobile, Live Stock, Plate Glass and Sickness.
6,889,359 79	4,503,220 91	11,392,580 70	2,179,610 34	e 6,720,003 29	e 3,132,789 50	

TABLE V.—*Concluded*—Showing the Cash Income and Expenditure in Canada and other

UNITED STATES AND OTHER COMPANIES—

INCOME (CASH).

Companies.	Net Cash for Premiums. Fire.	Interest, Rents and Dividends on Stock.	Sundry (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire and Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Insurance Co.	314,500 84	16,494 59	None.	330,995 43	18,945 25
American Central	123,338 09	8,288 96	None.	131,627 05	316 26
American Insurance Co.	62,632 56	2,920 00	None.	65,552 56	None.
American Lloyds	18,298 71	2,926 00	None.	21,224 71	11,530 69
California Insurance Co.	37,129 72	2,013 70	None.	39,143 42	None.
Connecticut Fire	116,959 59	6,050 00	None.	123,009 59	8,482 73
Continental Insurance Co.	259,815 68	11,972 00	None.	271,787 68	None.
Equitable Fire and Marine	29,863 18	5,542 00	None.	35,405 18	None.
Fidelity-Phenix	330,390 44	16,607 46	None.	346,997 90	1,636 18
Fireman's Fund	111,073 95	4,100 00	None.	115,173 95	63,081 06
Firemen's Insurance Co	70,360 42	None.	None.	70,360 42	None.
Compagnies d'Assurances Générales	63,258 10	None.	None.	63,258 10	None.
German American	370,849 15	19,363 90	None.	390,213 05	243 94
Germania Fire	27,419 43	2,400 00	None.	29,819 43	None.
Glens Falls	142,721 90	5,672 63	None.	148,394 53	17,945 02
Globe and Rutgers	278,164 65	5,827 05	None.	283,991 70	4,732 00
Hartford Fire	899,128 57	45,481 26	None.	944,609 83	150,555 42
Home Insurance Co.	929,416 27	34,686 42	None.	964,102 69	316,326 15
Insurance Co. of N. America	430,767 47	16,178 83	None.	446,946 30	43,021 96
Insurance Co. of State of Pa.	164,561 17	12,122 34	None.	176,683 51	None.
Lumber Insurance Co.	6,554 88	1,120 00	None.	7,674 88	None.
Millers National	24,927 08	None.	None.	24,927 08	None.
National-Ben Franklin	84,224 79	10,310 18	None.	94,534 97	None.
National Fire of Hartford	494,642 65	29,039 60	None.	523,682 25	719 96
National Union of Pittsburgh	209,847 79	10,004 32	None.	219,852 11	668 00
La Nationale Compagnie d'Assurances	148,556 66	1,138 34	None.	149,695 00	None.
Niagara Fire	172,748 71	9,662 89	None.	182,411 60	4,289 09
Northwestern National	134,648 57	4,764 41	None.	139,412 98	143,760 17
Phœnix Compagnie Francaise	24,237 67	36 84	None.	24,274 51	None.
Phœnix of Hartford	368,014 18	28,605 04	None.	396,619 22	None.
Providence-Washington	197,743 42	8,435 00	None.	206,178 42	15,246 92
Queen of America	604,103 34	26,482 94	None.	630,586 28	50,534 32
Springfield Fire and Marine	479,480 87	30,651 37	None	510,132 24	4,293 69
St. Paul Fire and Marine	253,040 09	12,970 00	None.	266,010 09	122,013 92
L'Union, Paris, France	186,232 76	720 98	None.	186,953 74	None.
Westchester Fire	136,741 63	6,107 33	None.	142,848 96	None.
Totals	8,306,394 98	398,696 38	None.	8,705,091 36	978,342 73

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of United States and other Companies transacting the Business of Fire Insurance.

INCOME AND EXPENDITURE, 1915.

EXPENDITURE (CASH).

Paid for Losses. (Fire.).	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.).	Expenditure on account of Branches other than Fire & Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts	$ cts.	$ cts	$ cts	
218,329 38	99,215 69	317,545 07	14,408 63	e 96,171 46	e 13,450 36	Fire, Automobile and Tornado.
53,202 84	20,829 56	74,032 40	None.	e 70,135 25	e 57,594 65	Fire and Tornado.
22,104 40	19,560 29	41,664 69	None.	e 40,528 16	e 23,887 87	Fire.
1,576 63	6,747 32	8,323 95	11,596 30	e 16,722 08	e 12,900 76	Fire and Sprinkler Leakage.
16,939 52	11,871 35	28,810 87	None.	e 20,190 20	e 10,332 55	Fire.
61,619 70	46,378 34	107,998 04	9,442 05	e 55,339 89	e 15,011 55	Fire and Hail.
134,112 11	92,591 91	226,704 02	None.	e 125,703 57	e 45,083 66	Fire.
13,774 87	10,187 89	23,962 76	None.	e 16,088 31	e 11,442 42	"
196,960 46	87,877 55	284,838 01	514 05	e 133,429 98	e 62,159 89	Fire and Tornado.
53,843 02	25,575 75	79,418 77	51,434 64	e 57,230 93	e 35,755 18	Fire, Automobile and Inland Transportation.
27,967 63	25,831 18	53,798 81	None.	e 42,392 79	e 16,561 61	Fire.
43,507 87	25,179 75	68,687 62	None.	e 19,750 23	d 5,429 52	Fire.
214,572 17	106,517 12	321,089 29	51 19	e 156,276 98	e 69,123 76	Fire and Tornado.
37,468 28	2,381 06	39,849 34	None.	d 10,048 85	d 10,029 91	Fire.
64,409 27	47,452 22	111,861 49	7,336 35	e 78,312 63	e 36,533 04	Fire and Automobile.
102,907 64	84,784 79	187,692 43	1,233 00	e 175,257 01	e 96,299 27	Fire and Explosion.
461,245 36	271,047 69	732,293 05	113,918 01	e 437,883 21	e 212,316 78	Fire, Hail, Inland Transportation, Automobile, Sprinkler Leakage and Tornado.
459,168 69	256,434 37	715,603 06	218,808 19	e 470,247 58	e 248,499 63	Fire, Automobile, Hail, Sprinkler Leakage and Tornado.
248,106 14	136,397 66	384,503 80	46,725 36	e 182,661 33	e 62,442 50	Fire, Automobile and Inland Transportation.
73,492 37	49,982 86	123,475 23	None.	e 91,068 80	e 53,208 28	Fire.
1,640 31	396 35	2,036 66	None.	e 4,914 57	e 5,638 22	"
5,991 80	8,097 94	14,089 74	None.	e 18,935 28	e 10,837 34	"
63,784 22	37,254 23	101,038 45	None.	e 20,440 57	d 6,503 48	"
462,862 11	155,667 06	618,529 17	335 82	e 31,780 54	d 94,846 92	Fire and Tornado.
109,073 11	60,465 71	169,538 82	710 06	e 100,774 68	e 50,313 29	" "
68,357 38	52,880 30	121,237 68	None.	e 80,199 28	e 28,457 32	Fire.
83,073 08	56,160 94	139,234 02	4,461 32	e 89,675 63	e 43,177 58	Fire, Automobile and Tornado
78,625 26	52,796 54	131,421 80	136,939 46	e 56,023 31	e 7,991 18	Fire, Hail and Tornado.
4,342 85	21,422 76	25,765 61	None.	e 19,894 82	d 1,491 10	Fire.
190,789 60	126,044 05	316,833 65	None.	e 177,224 58	e 79,785 57	"
130,804 29	62,660 83	193,465 12	14,957 68	e 66,939 13	e 12,713 30	Fire and Automobile.
321,094 68	207,033 16	528,127 84	42,255 06	e 283,008 66	e 102,458 44	Fire, Automobile and Inland Transportation.
287,942 19	114,032 66	401,974 85	1,631 87	e 191,538 68	e 108,157 39	Fire, Sprinkler Leakage and Tornado.
122,112 73	75,166 56	197,279 29	84,829 82	e 130,927 36	e 68,730 80	Fire, Automobile, Hail, Inland Transportation and Tornado.
118,084 38	69,517 76	187,602 14	None.	e 68,148 38	d 648 40	Fire.
92,835 40	52,401 22	145,236 62	None.	e 43,906 23	d 2,387 66	"
4,646,721 74	2,578,842 42	7,225,564 16	761,588,86	2e3,659,673 24	e 1,479,527 20	

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and other Insurance during 1915, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
Acadia Fire	Fire	81·76	15·70	45·35	111·57	16,693,313	222,826 91	1·33	17,822,338	666,234 22	3·74
Anglo-American	"	66·06	..	42·65	106·45	32,710,835	437,486 58	1·34	32,895,798	189,720 34	·58
Beaver Fire	"	5·00	17·20	14·35	29·56	5,304,836	86,936 77	1·64	2,600,859	197,915 39	7·61
British America	Fire, Hail and Marine	53·99	1·76	37·22	90·14	385,862,132	3,235,883 31	·84	386,130,665	2,536,311 17	·66
British Colonial	Fire	120·09	..	123·89	153·80	9,227,747	144,266 14	1·56	15,220,480	252,877 97	1·66
British Northwestern	"	65·31	..	50·83	93·64	4,520,073	83,070 47	1·84	5,028,679	290,989 96	5·79
Canada National	"	42·89	35·27	58·52	93·86	23,223,662	354,149 85	1·52	21,789,571	2,099,535 53	9·64
Canadian Fire	"	41·21	18·05	39·56	78·34	28,455,175	430,349 64	1·51	35,208,163	1,315,445 30	3·74
Dominion Fire	Fire and Hail	68·26	..	41·91	104·86	22,855,580	311,060 73	1·36	28,376,640	318,224 70	1·12
Dom. of Can. G'tee and Acc't.	Fire, Automobile, Burglary, Guarantee, P. Glass and Sickness	42·13	15·81	51·86	101·76	999,406	11,392 45	1·14	35,723,266	673,583 40	1·89
Factories Insurance Co.	Fire	93·91	..	51·87	138·29	20,937,423	329,099 65	1·57	21,345,661	265,228 25	1·24
Hudson Bay	Fire and Hail	72·51	·02	72·50	130·29	10,211,949	159,321 79	1·56	10,405,791	287,609 79	2·76
Imperial Underwriters	Fire and Plate Glass	66·35	15·21	33·60	101·72	9,073,454	118,904 66	1·31	10,455,572	241,334 17	2·31
Liverpool-Manitoba	Fire	49·52	14·82	34·81	88·01	35,935,805	463,839 81	1·29	34,522,249	801,458 05	2·32
London Mutual	"	60·39	..	46·12	102·88	74,705,634	780,549 03	1·04	92,980,562	522,020 94	·56
Lumbermen's Fire Indem. Contract	"	..	..	117·23	87·51	1,647,361	37,739 97	2·29	1,438,811	20,824 12	1·45
Mercantile Fire	"	60·35	12·26	36·81	101·65	25,973,436	275,877 31	1·06	30,771,558	453,655 83	1·47
Montreal-Canada	"	80·29	..	44·35	119·77	15,149,022	212,160 11	1·40	17,589,644	151,837 93	·86
Mount Royal	Fire and Plate Glass	39·09	5·94	32·04	70·44	53,321,414	657,088 78	1·23	50,901,483	1,040,375 02	2·04
North Empire Fire	Fire	52·10	·02	32·72	78·19	10,969,021	189,060 83	1·72	8,902,078	339,341 09	3·81
North West Fire	"	59·28	4·20	33·36	89·14	15,605,847	199,220 75	1·28	15,907,156	,622 86	1·85
Occidental Fire	"	60·43	..	40·19	87·59	10,500,044	198,357 39	1·89	10,984,674	385, 27 0	3·51

Pacific Coast	"	58·34	32·22	40·70	84·29	21,938,624	188,687 30	·86	13,549,746	1,008,621 20	7·44
Quebec Fire	"	35·59	21·15	35·31	83·06	27,282,543	295,837 63	1·08	34,109,826	674,044 94	1·98
Western	Fire, Marine, Inland Transportation, Tornado and Explosion	66·43	1·90	29·55	95·47	571,541,473	4,623,210 43	·81	490,142,551	4,408,572 54	·90
Totals		59·43	5·10	36·98	94·59	1,434,645,809	14,046,378 29	·98	1,424,803,821	19,434,408 71	1·36

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, United States and other Companies doing Fire Insurance in Canada during 1915, also the Rates of Premiums charged per cent of Amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	42·00	33·13	75·13	25,152,607	240,929 12	·96
Atlas	"	60·19	33·15	93·34	46,970,299	598,555 06	1·27
British Dominions General	"	60·02	45·76	105·78	11,880,708	131,885 23	1·11
Caledonian	"	54·73	32·95	87·68	43,763,253	499,818 52	1·14
Commercial Union	"	50·29	32·13	82·42	119,540,603	1,326,042 42	1·11
Employers' Liability	"	54·90	35·58	90·48	39,842,657	427,755 21	1·07
General Accident Fire and Life	"	43·86	35·87	79·73	32,272,798	383,048 04	1·19
Guardian Assurance Co	"	49·73	30·64	80·37	87,571,292	1,131,107 85	1·29
Law Union and Rock	"	70·86	34·76	105·62	27,280,780	308,858 53	1·13
Liverpool and London and Globe	"	52·93	31·88	84·81	137,545,930	1,661,460 16	1·21
London Guarantee and Accident	"		355·78	355·78	386,254	3,674 74	·95
London and Lancashire Fire	"	47·46	33·50	80·96	80,100,138	888,727 16	1·11
London Assurance	"	46·24	35·13	81·37	32,671,206	371,390 08	1·14
Marine Insurance Co	"				None.	None.	
North British and Mercantile	"	53·47	30·75	84·22	97,395,448	1,093,294 23	1·12
Northern Assurance Co	"	50·11	30·50	80·61	68,448,611	875,839 03	1·28
Norwich Union Fire	"	53·17	35·59	88·76	72,435,907	871,803 82	1·20
Ocean Accident and Guarantee	"	21·74		21·74	3,918,715	53,999 88	1·38
Palatine Insurance Co	"	45·71	34·57	80·28	29,278,665	362,279 35	1·24
Phœnix, of London	"	41·74	34·07	75·81	97,527,941	1,244,385 52	1·28
Provincial	"	48·88	25·53	74·41	5,937,340	43,815 44	·74
Royal Exchange	"	45·38	32·36	77·74	43,501,250	457,345 64	1·05
Royal Insurance Co	"	48·68	34·95	83·63	150,733,604	1,725,350 35	1·14
Scottish Union and National	"	43 01	33 80	76·81	42,337,867	439,155 37	1·04
Sun Insurance Office	"	55·32	33·37	88·69	46,815,191	567,487 63	1·21
Union Assurance Society	"	51·60	34·08	85·68	56,691,850	640,096 30	1·13
Yorkshire	"	58·29	32·61	90·90	38,036,807	459,296 46	1·21
Totals		50·62	33·09	83·71	1,438,037,721	16,807,401 14	1·17

United States and other Companies.

Ætna Insurance Co	Fire	69·42	31·55	100·97	31,727,746	388,890 21	1·23
American Central	"	43·14	16·89	60·03	23,430,734	226,736 13	·97
American Insurance Co	"	35·29	31·23	66·52	4,745,288	78,876 94	1·66
American Lloyds	"	8·62	36·87	45·49	5,288,200	19,651 65	·37
California Insurance Co	"	45·62	31·97	77·59	3,263,688	57,790 11	1·77
Connecticut Fire	"	52·68	39·65	92·33	13,084,257	159,670 78	1·22
Continental Insurance Co	"	51·62	35·64	87·26	34,511,980	359,094 56	1·03
Equitable Fire and Marine	"	46·13	34·12	80·25	13,742,357	159,801 83	1·16
Fidelity-Phenix	"	59 61	26·60	86·21	38,346,677	439,197 41	1·15
Fireman's Fund	"	48·47	23·03	71·50	11,624,306	119,264 96	1·03
Firemen's Insurance Co	"	39·75	36·71	76·46	6,634,613	90,232 54	1·36
Compagnie d'Assurances Generales	"	68·78	39·80	108·58	8,410,818	101,053 32	1·20
German American	"	57·86	28·72	86·58	62,232,448	526,384 89	·85
Germania Fire	"	136·65	8·68	145·33	4,361,573	72,329 84	1·66
Glens Falls	"	45·13	33·25	78·38	13,744,428	189,202 17	1·38
Globe and Rutgers	"	37·00	30·48	67·48	45,820,828	365,890 51	·80
Hartford Fire	"	51·30	30·15	81·45	111,057,076	1,056,314 44	·95
Homo Insurance Co	"	49·40	27·59	76·99	97,029,178	1,066,269 21	1·10
Insurance Co. of North America	"	57·60	31·66	89·26	47,268,428	516,764 23	1·09
Insurance Co. of State of Pa	"	44·66	30·37	75·03	17,603,934	219,922 25	1·25
Lumber Insurance Co	"	25·02	6·05	31·07	None.	None.	
Millers National	"	24·04	32·49	56·53	2,436,455	29,313 68	1·20
National-Ben Franklin	"	75·73	44·23	119·96	9,168,243	106,274 22	1·16
National Fire of Hartford	"	93·58	31·47	125·05	66,982,757	703,563 00	1·05
National Union Fire of Pittsburgh	"	51·98	28·81	80·79	20,947,024	268,043 39	1·28
La Nationale Compagnie d'Assurances	"	46·01	35·60	81·61	15,051,406	191,635 36	1·27
Niagara Fire	"	48·09	32·51	80·60	15,851,908	200,549 92	1·27
Northwestern National	"	58·39	39·21	97·60	13,129,420	157,361 99	1·20
Phœnix Compagnie Française	"	17·92	88·39	106·31	3,644,889	39,350 28	1·08
Phœnix of Hartford	"	51·84	34·25	86·09	44,633,485	524,072 41	1·17
Providence-Washington	"	66·15	31·69	97·84	20,769,767	245,636 70	1·18
Queen of America	"	53·15	34·27	87·42	57,948,174	726,429 79	1·25
Springfield Fire and Marine	"	60·05	23·78	83·83	75,635,139	631,773 61	·84
St. Paul Fire and Marine	"	48·26	29·71	77·97	24,914,001	326,149 51	1·31
L'Union, Paris, France	"	63·41	37·33	100·74	20,797,990	250,949 89	1·21
Westchester Fire	"	67·89	38·32	106·21	11,431,836	203,537 24	1·41
Totals		55·94	31·05	86·99	1,000,271,051	10,812,978 97	1·08

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	5,713,674
New Brunswick	10,733,775
Quebec	76,907,525
Ontario	103,645,877
Manitoba	9,462,290
Saskatchewan	9,030,304
Alberta	6,723,638
British Columbia	13,196,664
Prince Edward Island	16,850
Yukon	340,000
	235,770,597

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumber mills	15,488,299
Other industrial plants and mercantile establishments	154,450,371
Stock and merchandise	40,649,711
Railway property and equipment	24,896,076
Miscellaneous	286,140
	235,770,597

Nature of Insurers.	Amount of Insurance.
	$
Lloyds' Association	63,188,168
Reciprocal Underwriters	22,109,561
Mutual Companies	119,174,939
Stock Companies	31,297,929
	235,770,597

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF ONE OR MORE CLASSES OF INSURANCE, OTHER THAN FIRE OR LIFE, IN CANADA FOR YEAR 1915, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

TABLE showing the Total Assets, and their nature, of Canadian Companies Insurance, Steam

CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	211,215 30	44,617 40
Canada Accident	None.	None.	410,335 50	20,100 00
Canada Hail	None.	None.	48,480 23	None.
Canada Weather	None.	None.	20,630 00	None.
Canadian Casualty and Boiler	None.	None.	114,404 93	3,660 00
Canadian Surety	None.	1,600 00	213,111 40	None.
Casualty Co. of Canada	None.	None.	13,552 37	None.
Chartered Trust and Executor	250 00	65,626 10	93,500 71	29,150 00
Dominion Gresham	12,796 63	None.	160,746 59	None.
General Accident	None.	None.	162,115 65	62,476 00
General Animals	None.	3,250 00	23,330 00	None.
Globe Indemnity Co. of Canada	None.	10,500 00	347,461 22	None.
Guarantee Co. of North America	342,650 00	None.	431,680 00	1,029,676 00
Guardian Accident and Guarantee	None.	None.	237,034 62	None.
Imperial Guarantee and Accident	1,900 00	10,500 00	294,946 00	None.
London and Lancashire Guarantee & Accident	125,011 50	None.	664,580 02	None.
Merchants Casualty Co	None.	18,500 00	71,624 36	None.
Merchants' & Employers' Guar. and Accident	None.	48,966 50	69,120 00	None.
Moose, Grand Lodge of the Loyal Order of	None.	1,850 00	10,110 00	None.
North American Accident	None.	16,000 00	171,453 61	8,095 00
Protective Association of Canada	None.	None.	36,460 43	None.
Totals	482,608 13	181,792 60	3,805,892 94	1,197,774 40

transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, etc.

—ASSETS AT DECEMBER 31, 1915.

Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Agents' Balances and Bills Receivable.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
8,704 09	4,062 68	2 70	9,384 15	2,670 00	285,656 32	Steam Boiler.
61,117 14	4,776 78	None.	42,209 48	None.	538,538 90	Accident, Burglary, Guarantee, Plate Glass and Sickness.
23,661 88	1,901 81	4,428 62	None.	None.	78,472 54	Hail.
2,483 00	182 50	1,677 81	10,176 54	1,105 26	36,255 11	Weather.
17,493 53	2,283 75	7 91	14,644 65	1,556 60	154,051 37	Accident, Automobile, Sickness and Steam Boiler.
28,402 48	4,003 77	695 00	5,900 71	None.	253,713 36	Guarantee.
5,545 35	334 96	None.	None.	537 36	19,970 04	Plate Glass.
11,617 48	6,021 42	None.	50 00	34,840 21	241,055 92	Title.
8,894 86	1,003 12	712 54	16,877 76	132,034 30	333,065 80	Accident, Automobile, Burglary, Guarantee and Sickness.
12,821 43	3,911 24	None.	32,148 30	3,636 19	277,108 81	Accident, Automobile and Sickness.
10,048 09	540 83	65 00	3,804 20	2,324 60	43,362 72	Live Stock.
37,930 30	5,667 23	None.	100,524 55	16,773 29	518,856 59	Accident, Automobile, Burglary, Guarantee and Sickness.
203,777 61	5,391 49	None.	10,575 71	32,540 82	2,056 291 63	Guarantee.
6,593 72	4,180 38	None.	10,042 30	185 76	258,036 78	Accident, Burglary, Guarantee, Plate Glass and Sickness.
60,142 27	1,622 52	6,512 95	41,278 15	4,819 43	421,721 32	Accident, Automobile, Guarantee, Plate Glass and Sickness.
349,805 43	7,608 99	1,146 81	108,684 28	19,317 08	1,276,154 11	Accident, Automobile, Guarantee, Plate Glass and Sickness.
41,355 43	1,372 41	1,059 97	None.	7,268 02	141,180 19	Accident (excluding Employers' Liability) and Sickness.
15,817 37	2,387 61	None.	18,122 94	2,246 79	156,661 21	Accident, Automobile, Plate Glass and Sickness.
499 76	227 63	None.	524 85	450 00	13,662 24	Sickness.
31,422 31	2,763 55	1,815 13	17,978 07	2,000 00	251,527 67	Accident, Plate Glass, Sickness and Automobile.
27,192 05	502 41	5,075 37	None.	914 29	70,144 55	Accident and Sickness.
965,325 58	60,747 08	23,199 81	442,926 64	265,220 00	7,425,487 18	

TABLE showing the Total Liabilities of Canadian Companies transacting business Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	122 70	83,863 05	328 80	84,314 55
Canada Accident	86,016 54	71,472 16	6,200 65	163,689 35
Canada Hail	None.	None.	1,238 20	1,238 20
Canada Weather	563 08	692 47	3,861 56	5,117 11
Canadian Casualty and Boiler	7,839 70	62,370 29	3,343 80	73,553 79
Canadian Surety	5,883 95	17,601 25	1,608 68	25,093 88
Casualty Co. of Canada	None.	None.	4,000 00	4,000 00
Chartered Trust and Executor	None.	None.	5,965 19	5,965 19
Dominion Gresham	8,412 88	38,234 40	43,445 71	90,092 99
General Accident	70,841 54	65,629 35	9,915 16	146,386 05
General Animals	2,461 66	13,783 90	336 13	16,581 69
Globe Indemnity Co. of Canada	84,887 00	155,337 30	11,290 67	251,514 97
Guarantee Co. of North America	38,489 00	104,156 00	154,282 25	296,927 25
Guardian Accident and Guarantee	24,633 91	21,310 44	3,376 95	49,321 30
Imperial Guarantee and Accident	23,248 88	95,332 20	25,876 27	144,457 35
London and Lancashire Guar. and Accident	355,106 42	70,560 00	29,314 81	454,981 23
Merchants Casualty Co	12,071 91	24,309 91	3,882 90	40,264 72
Merchants' and Employers' Guar. and Acct.	11,413 77	21,533 68	1,224 24	34,171 69
Moose, Grand Lodge of the Loyal Order of	None.	1,483 00	12,295 02	13,778 02
North American Accident	26,526 00	59,989 38	2,231 03	88,746 41
Protective Association of Canada	11,788 21	28,368 00	3,136 06	43,292 27
Totals	770,307 15	936,026 78	327 154 08	2,033,488 01

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, etc.

—LIABILITIES AT DECEMBER 31, 1915.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
$ cts.	$ cts.	
201,341 77	100,100 00	Steam Boiler.
374,849 55	43,320 00	Accident, Burglary, Guarantee, Plate Glass and Sickness.
77,234 34	75,000 00	Hail.
31,138 00	77,892 10	Weather.
80,497 58	50,000 00	Accident, Automobile, Sickness and Steam Boiler.
228,619 48	200,000 00	Guarantee.
15,970 04	18,253 51	Plate Glass.
235,090 73	201,336 91	Title.
242,972 81	200,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
130,722 76	50,000 00	Accident, Automobile and Sickness.
26,781 03	64,800 00	Live Stock.
267,341 62	100,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
1,759,364 38	304,600 00	Guarantee.
208,715 48	250,000 00	Accident, Burglary, Guarantee, Plate Glass and Sickness.
277,263 97	200,000 00	Accident, Automobile, Guarantee, Plate Glass and Sickness.
821,172 88	400,000 00	Accident, Automobile, Guarantee, Plate Glass and Sickness.
100,915 47	55,890 00	Accident (excluding Employers' Liability) and Sickness.
122,489 52	91,220 00	Accident, Automobile, Plate Glass and Sickness.
−115 78	None.	Sickness.
162,781 26	88,799 95	Accident, Plate Glass, Sickness and Automobile.
26,852 28	20,000 00	Accident and Sickness.
5,391,999 17	2,591,212 47	

TABLE showing the Assets in Canada, and their nature, of Companies other Burglary Insurance, Steam

BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	None.	None.	26,520 00	None.
American Surety Co	None.	None.	54,940 00	None.
British and Foreign Marine	None.	None.	105,285 00	None.
Fidelity and Casualty Co	None.	None.	190,662 20	None.
Hartford Steam Boiler	None.	None.	38,250 00	None.
International Fidelity	None.	None.	4,900 00	None.
Lloyds Plate Glass	None.	None.	84,268 00	None.
Loyal Protective	None.	None.	33,310 00	None.
Maryland Casualty	None.	None.	254,973 99	None.
National Provincial Plate Glass	None.	None.	13,295 73	None.
National Surety Co	None.	None.	55,980 00	None.
New York Plate Glass	None.	None.	28,484 00	None.
Ocean Marine	None.	None.	104,960 00	None.
Railway Passengers	None.	None.	159,377 10	None.
Ridgely Protective	None.	None.	24,840 00	None.
Travelers Indemnity Co., Hartford	None.	None.	125,645 00	None.
United Commercial Travelers of America	None.	None.	24,840 00	None.
United States Fidelity and Guaranty	None.	None.	291,000 00	2,000 00
Totals	None.	None.	1,621,531 02	2,000 00

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1915.

Cash on hand and in Banks.	Interest Due and Accrued.	Agents' Balances and Bills Receivable.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
742 42	None.	None.	None.	None.	27,262 42	Inland Transportation.
1,728 58	1,340 00	None.	1,000 07	None.	59,008 65	Guarantee.
269 54	780 00	None.	None.	None.	106,334 54	Inland Transportation and Sprinkler Leakage.
197 04	3,168 22	None.	33,190 60	None.	227,218 06	Accident, Auto, Burglary, Plate Glass, Fly Wheel, Sickness and Steam Boiler.
None.	675 00	None.	None.	None.	38,925 00	Steam Boiler.
None.	None.	None.	None.	None.	4,900 00	Guarantee.
None.	850 91	None.	3,682 88	100 00	88,901 79	Plate Glass.
18,152 51	425 00	None.	None.	1,000 00	52,887 51	Accident and Sickness.
6,475 08	1,262 48	None.	27,800 13	None.	290,511 68	Accident, Auto, Burglary, Guarantee, Plate Glass, Sprinkler Leakage, Sickness and Steam Boiler.
None.	None.	None.	556 74	None.	13,852 47	Plate Glass.
9,779 13	3,000 83	None.	3,393 60	None.	72,153 56	Guarantee.
None.	571 36	None.	1,275 50	None.	30,330 86	Plate Glass.
None.	None.	None.	1,825 30	None.	106,785 30	Inland Transportation.
976 05	None.	7,698 23	19,313 10	1,866 50	189,230 98	Accident, Auto, Guarantee, Plate Glass, Sickness.
3,571 73	560 00	None.	None.	None.	28,971 73	Accident and Sickness.
None.	2,651 09	None.	15,417 79	None.	143,713 88	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	600 00	36 50	348 00	None.	25,824 50	Accident.
22,277 87	4,322 92	None.	18,513 72	1,000 00	339,114 51	Accident, Sickness, Burglary Guarantee and Plate Glass.
64,169 95	20,207 81	7,734 73	126,317 43	3,966 50	1,845,927 44	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1915.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	
American and Foreign Marine	None.	None.	None.	None.	27,262 42	Inland Transportation.
American Surety Co	5,548 44	5,525 32	None.	11,073 76	47,934 89	Guarantee.
British and Foreign Marine	None.	506 45	None.	506 45	105,828 09	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co	16,831 47	107,838 42	2,058 45	126,728 34	100,489 72	Accident, Auto, Burglary, Fly Wheel, Sickness, Steam Boiler and Plate Glass.
Hartford Steam Boiler	None.	None.	None.	None.	38,925 00	Steam Boiler.
International Fidelity	223 68	2,646 50	None.	2,870 18	2,029 82	Guarantee.
Lloyds Plate Glass	2,000 00	55,043 09	850 00	57,893 09	31,008 70	Plate Glass.
Loyal Protective	13,607 59	12,999 20	2,511 40	29,118 19	23,769 32	Accident and Sickness.
Maryland Casualty	37,757 97	92,805 60	3,348 26	133,911 83	156,599 85	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.
National Provincial Plate Glass	214 44	9,562 45	None.	9,776 89	4,075 58	Plate Glass.
National Surety Co	14,306 66	27,400 38	None.	41,707 04	30,446 52	Guarantee.
New York Plate Glass	1,166 16	11,812 38	500 00	13,478 54	16,852 32	Plate Glass.
Ocean Marine	50 00	None.	None.	50 00	106,735 30	Inland Transportation.
Railway Passengers	40,600 75	57,629 94	2,785 34	101,016 03	88,214 95	Accident, Auto, Guarantee, Plate Glass and Sickness.
Ridgely Protective	3,192 64	1,382 30	936 20	5,511 14	23,460 59	Accident and Sickness.
Travelers Indemnity Co. Hartford	27,408 14	49,372 23	534 17	77,314 54	66,399 34	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
United Commercial Travelers of America	3,225 00	None.	None.	3,225 00	22,599 50	Accident.
United States Fidelity and Guaranty	58,988 00	113,122 66	1,500 00	173,610 66	165,503 85	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Totals	225,120 94	547,646 92	15,023 82	787,791 68	1,058,135 76	

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

INCOME (Cash) 1915.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	62,761 38	12,915 09	783 40	76,459 87	None.
Canada Accident	244,422 03	23,082 78	None.	267,504 81	None.
Canada Hail	52,736 54	3,478 11	None.	56,214 65	None.
Canada Weather	70,611 98	1,571 96	178 40	72,362 34	763 63
Canadian Casualty and Boiler	97,969 29	6,840 13	2,653 41	107,462 83	None.
Canadian Surety	47,260 86	11,562 75	None.	58,823 61	None.
Casualty Co. of Canada	None.	513 01	*8,566 49	9,079 50	18,253 51
Chartered Trust and Executor Co	78 75	12,281 32	None.	12,360 07	13,011 91
Dominion Gresham	104,380 85	7,708 43	10,467 10	122,556 38	None.
General Accident	203,479 76	14,223 81	None.	217,703 57	None.
General Animals	50,057 64	2,754 90	None.	52,812 54	8,730 00
Globe Indemnity Co. of Canada	484,478 90	17,691 95	None.	502,170 85	None.
Guarantee Co. of North America	244,592 88	72,370 13	None.	316,963 01	None.
Guardian Accident and Guarantee	75,087 74	12,897 47	None.	87,985 21	None.
Imperial Guarantee and Accident	240,403 78	17,074 90	None.	257,478 68	None.
London and Lancashire Guar. and Acc	820,913 16	42,484 72	None.	863,397 88	None.
Merchants Casualty Co	149,381 82	4,550 63	145,862 27	299,794 72	5,890 00
Merchants' and Employers' Guar. and Accident	76,812 76	7,060 92	†6,160 00	90,033 68	1,875 00
Moose, Grand Lodge of the Loyal Order of	4,705 50	759 03	None.	5,464 53	None.
North American Accident	154,031 73	10,760 76	Noae.	164,792 49	None.
Protective Association of Canada	145,752 28	2,150 76	None.	147,903 04	Noae.
Totals	3,329,919 63	284,733 56	174,671 07	3,789,324 26	48,524 05

*Premium on capital stock.

†Including $900 premium on capital stock..

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

EXPENDITURE (CASH), 1915.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Boiler Inspection	961 50	None.	63,619 45	64,580 95	Steam Boiler.
Canada Accident	135,638 47	None.	107,160 29	242,798 76	Accident, Guarantee, Plate Glass, Burglary and Sickness.
Canada Hail	25,559 45	4,500 00	16,319 68	46,379 13	Hail.
Canada Weather	46,452 10	None.	23,089 39	69,541 49	Weather.
Canadian Casualty and Boiler	34,267 25	10,000 00	67,975 58	112,242 83	Accident, Sickness, Steam Boiler and Automobile.
Canadian Surety	8,928 78	None.	36,666 47	45,595 25	Guarantee.
Casualty Co. of Canada	None.	None.	8,470 79	8,470 79	Plate Glass.
Chartered Trust and Executor Co	None.	11,305 25	150 86	11,456 11	Title.
Dominion Gresham	41,021 66	8,000 00	64,232 90	113,254 56	Accident, Automobile, Guarantee, Burglary and Sickness.
General Accident	125,162 75	40,000 00	107,952 16	273,114 91	Accident, Automobile and Sickness.
General Animals	32,153 97	None.	27,359 25	59,513 22	Live Stock.
Globe Indemnity Co. of Canada	220,419 99	10,000 00	252,839 58	483,259 57	Accident, Automobile, Sickness, Burglary and Guarantee.
Guarantee Co. of North America	44,275 23	36,552 00	168,903 71	249,730 94	Guarantee.
Guardian Accident and Guarantee	44,652 78	None.	49,241 94	93,894 72	Accident, Burglary, Guarantee, Plate Glass and Sickness.
Imperial Guarantee and Accident	109,201 62	12,000 00	130,110 05	251,311 67	Accident, Automobile, Guarantee, Plate Glass and Sickness.
London and Lancashire Guarantee and Accident	622,485 74	None.	428,018 51	1,050,504 25	Accident, Auto, Guarantee, Plate Glass & Sickness.
Merchants Casualty Co	49,651 51	4,276 55	197,929 41	251,857 47	Accident, (excluding Employer's Liability) and Sickness.
Merchants' and Employers' Guarantee and Accident	35,331 28	None.	47,289 32	82,620 60	Accident, Automobile, Plate Glass and Sickness.
Moose, Grand Lodge of the Loyal Order of	2,492 42	None.	3,874 96	6,367 38	Sickness.
North American Accident	67,567 67	8,879 95	72,034 76	148,482 38	Accident, Plate Glass, Sickness and Automobile.
Protective Association of Canada	85,273 29	None.	58,940 66	144,213 95	Accident and Sickness.
Totals	1,731,497 46	145,513 75	1,932,179 72	3,809,190 93	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

Companies.	INCOME (Cash), 1915.				EXPENDITURE (Cash), 1915.			
	Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	*e* Excess of Income over Expenditure / *d* The Reverse
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	17,710 86	None.	None.	17,710 86	9,405 02	3,988 67	13,393 69	*e* 4,317 17
American Surety Company	15,915 47	2,680 00	None.	18,595 47	1,475 86	4,467 27	5,943 13	*e* 12,652 34
British and Foreign Marine	2,086 82	4,680 00	None.	6,766 82	270 15	428 23	698 38	*e* 6,068 44
Fidelity and Casualty Company	207,878 51	7,903 12	None.	215,781 63	84,203 55	100,416 97	184,620 52	*e* 31,161 11
Hartford Steam Boiler	1,820 48	1,350 00	None.	3,170 48	None.	None.	None.	*e* 3,170 48
International Fidelity	6,930 50	None.	None.	6,930 50	1,430 12	447 90	1,878 02	*e* 5,052 48
Lloyds Plate Glass	63,537 78	4,563 27	None.	68,101 05	25,520 11	28,513 14	54,033 25	*e* 14,067 80
Loyal Protective	88,318 25	1,727 08	10,660 00	100,705 33	48,254 49	33,311 33	81,565 82	*e* 19,139 51
Maryland Casualty	205,668 20	17,220 29	None.	222,888 49	96,832 14	84,998 90	181,831 04	*e* 41,057 45
National Provincial Plate Glass	12,882 33	None.	None.	12,882 33	6,123 05	6,235 24	12,358 29	*e* 524 04
National Surety Company	58,089 72	5,118 70	None.	63,208 42	11,100 62	23,172 61	34,273 23	*e* 28,935 19
New York Plate Glass	19,747 91	1,309 37	None.	21,057 28	7,321 59	7,055 36	14,376 95	*e* 6,680 33
Ocean Marine	16,238 49	None.	None.	16,238 49	489 25	2,531 65	3,020 90	*e* 13,217 59
Railway Passengers	157,112 72	None.	None.	157,112 72	53,775 94	81,734 31	135,510 25	*e* 21,602 47
Ridgely Protective	10,460 27	1,189 36	5,874 10	17,523 73	6,680 62	11,804 08	18,484 70	*d* 960 97
Travelers Indemnity Co., Hartford	94,276 77	6,060 00	None.	100,336 77	37,837 29	37,553 01	75,390 30	*e* 24,946 47
United Commercial Travelers of America	16,225 85	1,350 00	1,427 00	19,002 85	22,582 85	551 89	23,134 74	*d* 4,131 89
United States Fidelity and Guaranty	280,851 50	13,475 00	None.	294,326 50	93,484 12	129,112 56	222,596 68	*e* 71,729 82
Totals	1,275,752 43	68,626 19	17,961 10	1,362,339 72	506,786 77	556,323 12	1,063,109 89	*e* 299,229 83

TABLE showing the net amounts received in Canada by all

No	Companies.	Accident.	Accident and Sickness combined.	Automobile (including Fire risk).	Automobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
	Canadia Companies.	$	$	$	$	$	$	$
1	Ancient Order of Foresters							
2	Boiler Inspection							
3	British America Assurance							
4	Canada Accident	37,294			22,530	426	149,729	2,930
5	Canada Hail							
6	Canada Weather							
7	*Canadian Casualty and Boiler	32,240			19,170			
8	*Canadian Surety							41,025
9	Casualty Company of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	26,425			6,809	41,903	11,631	4,269
14	Dominion of Canada G'tee and Acc't	187,408			11,815	2,960		33,368
15	*General Accident of Canada	54,038			32,573		72,890	
16	General Animals							
17	Globe Indemnity	198,239			27,024	546	110,879	5,625
18	*Guarantee Co. of North America							61,431
19	*Guardian Accident and G'tee	12,960				3,137	39,152	5,882
20	Hudson Bay							
21	Imperial Guarantee and Accident	190,081			12,048		2,145	32,353
22	Imperial Underwriters							
23	*Independent Order of Foresters							
24	*London and Lancashire G'tee and Acc.	59,498			16,138		15,973	13,670
25	Merchants' Casualty		149,382					
26	Merchants' and Employers' G'tee and Accident	741	8,841		2,546		62,795	
27	Moose, Grand Lodge of the Loyal Order of							
28	Mount Royal Assurance							
29	North American Accident	19,922			12,783		93,798	
30	Protective Association of Canada		145,752					
31	Royal Guardians							
32	*Western Assurance							
33	Woodmen of the World							
	Totals	818,846	303,975		163,436	48,972	558,992	200,553

* This Company also transacts business outside of Canada.
E.—Explosion Insurance. L.S.—Live Stock Insurance. T.—Title Insurance. W.—Weather Insurance.

Companies for Premiums other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No
$	$	$	$	$	$	$	$	$	
			143,083					143,083	1
					62,761			62,761	2
84,268								84,268	3
		20,594	10,919					244,422	4
52,737								52,737	5
							W 70,612	70,612	6
			14,112		31,385			96,907	7
								41,025	8
		None						None	9
			9,550					9,550	10
							T. 79	79	11
4,739								4,739	12
			13,344					104,381	13
		22,476	109,198					367,225	14
			40,751					200,252	15
							L.S 50,058	50,058	16
			142,166					484,479	17
								61,431	18
		5,537	6,160					72,828	19
78								78	20
		3,777						240,404	21
		None						None	22
			234,914					234,914	23
		12,657	33,738					151,674	24
								149,382	25
		1,708	182					76,813	26
			1,706					4,706	27
		6,568						6,568	28
		17,468	10,061					154,032	29
								145,752	30
			2,150					2,150	31
	19,967						E. 1,217	21,184	32
			8,393					8,393	33
141,822	19,967	90,785	783,427		94,146		121,966	3,346,887	

TABLE showing the net amounts received in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Automobile (including Fire risk).	Automobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
	British and Foreign Companies.	$	$	$	$	$	$	$
1	Ætna Insurance			18,230				
2	American and Foreign Marine							
3	American Central							
4	American Lloyds							
5	American Surety							15,915
6	British and Foreign Marine							
7	Connecticut Fire							
8	Employers' Liability	122,551					531,974	76,644
9	Fidelity and Casualty	77,389				20,152	5,222	
10	Fidelity-Phenix							
11	Fireman's Fund			10,938				
12	German-American Ins							
13	Glens Falls Insurance			17,945				
14	Globe and Rutgers Fire							
15	Hartford Fire			19,356				
16	Hartford Steam Boiler							
17	Home Insurance			19,393				
18	Insurance Co. of North America			34,598				
19	International Fidelity							6,931
20	Law Union and Rock	12,536					37,781	
21	Lloyds Plate Glass							
22	London Guarantee and Accident	135,712		None	22,778	317	245,580	118,003
23	Loyal Protective		88,318					
24	Marine Insurance			51,100				
25	Maryland Casualty	38,507			8,516	12,497	55,693	34,708
26	National Fire of Hartford							
27	National Provincial Plate Glass							
28	National Surety							58,090
29	National Union of Pittsburgh							
30	New York Plate Glass							
31	Niagara Fire			4,281				
32	Northwestern National Insurance							
33	Norwich Union Fire	10,486		8,158	2,486		13,488	
34	Ocean Accident and Guarantee	171,573			49,182		256,411	24,869
35	Ocean Marine							
36	Providence-Washington			15,247				
37	Queen Insurance of America			50,533				
38	Railway Passengers	60,717			11,490		45,258	10,860
39	Ridgely Protective		10,460					
40	Royal Exchange	10,548		15,865	9,161		4,996	
41	Scottish Union and National							
42	Springfield Fire and Marine							
43	St. Paul Fire and Marine			46,783				
44	Travelers Indemnity	2,299			28,445	963		
45	Travelers Insurance	186,712					132,436	
46	Union Assurance Society							
47	United Commercial Travelers	16,226						
48	United States Fidelity and Guaranty	13,711			10,838	8,984	51,986	183,565
49	Yorkshire Insurance	6,197			17,326		12,433	
	Totals	865,164	98,778	312,427	160,222	42,913	1,393,258	529,585
	Grand Totals	1,684,010	402,753	312,427	323,658	91,885	1,952,250	730,138

E.—Explosion Insurance. L.S.—Live Stock Insurance.

Companies for premiums other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
						715		18,945	1
	17,711							17,711	2
						316		316	3
				11,531				11,531	4
								15,915	5
	1,774			313				2,087	6
8,483								8,483	7
			18,076					749,245	8
		10,108	67,984		27,024			207,879	9
						1,636		1,636	10
	52,143							63,081	11
						244		244	12
						None.		17,945	13
							E. 4,732	4,732	14
100,184	14,231			12,859		3,925		130,555	15
					1,820			1,820	16
284,940				2,015		9,978		316,326	17
	8,424							43,022	18
								6,931	19
			4,446					54,763	20
		63,538						63,538	21
			28,342					550,732	22
								88,318	23
	29,482							80,582	24
		8,150	22,223	11,451	13,923			205,668	25
						720		720	26
		12,882						12,882	27
								58,090	28
						668		668	29
		19,748						19,748	30
						8		4,289	31
143,285						475		143,760	32
		4,404	6,540					45,562	33
		34,212	71,255					607,502	34
	16,238							16,238	35
								15,247	36
								50,534	37
		13,609	15,179					157,113	38
								10,460	39
			8,065					48,635	40
				59		190		249	41
				553		3,741		4,294	42
65,618	5,479					4,134		122,014	43
		257	48,849		13,464			94,277	44
								319,148	45
	None							None	46
								16,226	47
		5,353	6,415					280,852	48
		6,217	3,997				L.S. 29,913	76,083	49
602,510	145,483	178,478	301,371	38,781	56,231	26,750	34,645	4,786,596	
744,332	165,450	269,263	1,084,798	38,781	150,377	26,750	156,611	8,133,483	

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined.	Automobile (including Fire risk).	Automobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
	Canadian Companies.	$	$	$	$	$	$	$
1	Ancient Order of Foresters							
2	Boiler Inspection							
3	British America Insurance							
4	Canada Accident	19,247			5,779	None.	92,273	374
5	Canada Hail							
6	Canada Weather							
7	*Canadian Casualty and Boiler	11,767			5,607			
8	*Canadian Surety							8,929
9	Casualty Company of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	11,355			2,592	12,004	8,601	512
14	Dominion of Canada G'tee and Acc't.	83,893			3,924	573		10,869
15	*General Accident of Canada	39,067			13,444		50,250	
16	General Animals							
17	Globe Indemnity	80,323			10,858	None.	51,372	None.
18	*Guarantee Co. of North America							10,958
19	*Guardian Accident and G'tee	6,404				295	32,502	443
20	Hudson Bay							
21	Imperial Guarantee and Accident	91,981			2,643		1,280	11,997
22	Imperial Underwriters							
23	*Independent Order of Foresters							
24	*London and Lancashire G'tee and Acc.	25,808			7,096		4,402	214
25	Merchants casualty		49,652					
26	Merchants' and Employers' G'tee and Accident	61	3,157		55		31,773	
27	Moose, Grand Lodge of the Loyal Order of							
28	Mount Royal Assurance							
29	North American Accident	4,232			3,248		51,515	
30	Protective Association of Canada		85,273					
31	Royal Guardians							
32	*Western Assurance							
33	Woodmen of the World							
	Totals	374,138	138,082		55,246	12,872	323,968	44,296

* This Company also transacts business outside of Canada.
E.—Explosion Insurance. L.S.—Live Stock Insurance. T.—Title insurance. W.—Weather Insurance.

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Companies for losses other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
			96,430					96,430	1
					961			961	2
40,094								40,094	3
		10,966	6,999					135,638	4
25,559								25,559	5
							46,452	46,452	6
			7,254		9,593			34,221	7
								8,029	8
		None						None	9
			10,044					10,044	10
							None	None	11
1,593								1,593	12
			5,958					41,022	13
		9,579	47,648					156,486	14
			21,931					124,692	15
							L.S. 32,154	32,154	16
			77,867					220,420	17
								10,958	18
		2,329	2,680					44,653	19
202								202	20
		1,301						109,202	21
		26						26	22
			213,037					213,037	23
		5,274	16,589					59,383	24
								49,652	25
		249	36					35,331	26
			2,492					2,492	27
		2,939						2,939	28
		5,662	2,911					67,568	29
								85,273	30
			1,117					1,117	31
	22,172						E. None.	22,172	32
			4,917					4,917	33
67,448	22,172	38,325	517,910		10,554		78,606	1,683,617	

TABLE showing the net amounts paid in Canada by all

		Accident	Accident and Sickness combined	Automobile (including Fire risk).	Automobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guaraatee
	British and Foreign Companies.	$	$	$	$	$	$	$
1	Ætna Insurance			9,867				
2	American and Foreign Marine							
3	American Central							
4	American Lloyds							
5	American Surety							1,476
6	British and Foreign Marine							
7	Connecticut Fire							
8	Employers' Liability	59,469					344,631	26,145
9	Fidelity and Casualty	31,368				5,030	865	
10	Fidelity-Phenix							
11	Fireman's Fund			14,290				
12	German American Insurance							
13	Glens Falls Insurance			3,574				
14	Globe and Rutgers Fire							
15	Hartford Fire			5,219				
16	Hartford Steam Boiler							
17	Home Insurance			9,738				
18	Insurance Co. of North America			22,717				
19	International Fidelity	3,917						1,430
20	Law Union and Rock						25,944	
21	Lloyds Plate Glass							
22	London Guarantee and Accident	69,367		None.	4,518	58	166,931	11,337
23	Loyal Protective		48,254					
24	Marine Insurance			24,595				
25	Maryland Casualty	22,483			1,458	5,504	36,077	11,223
26	National Fire of Hartford							
27	National Provincial Plate Glass							
28	National Surety Co							11,101
29	National Union Fire of Pittsburg							
30	New York Plate Glass							
31	Niagara Fire			3,578				
32	Northwestern National Insurance							
33	Norwich Union Fire	3,039		2,463	308		12,279	
34	Ocean Accident and Guarantee	111,968			10,055		146,263	4,853
35	Ocean Marine							
36	Providence-Washington			10,672				
37	Queen Insurance of America			29,537				
38	Railway Passengers	22,293			1,964		17,140	— 204
39	Ridgely Protective		6,681					
40	Royal Exchange	3,186		10,376	3,329		300	
41	Scottish Union and National							
42	Springfield Fire and Marine							
43	St. Paul Fire and Marine			26,140				
44	Travelers Indemnity	388			9,842	None		
45	Travelers Insurance	143,878					69,121	
46	Union Assurance Society							
47	United Commerical Travelers	22,583						
48	United States Fidelity and Guaranty	3,584			1,513	961	29,477	53,869
49	Yorkshire Insurance	11,367			2,393		2,993	
	Totals	508,890	54,935	172,766	35,380	11,553	852,021	121,230
	Grand Totals	883,028	193,017	172,766	90,626	24,425	1,175,989	165,526

E.—Explosive Insurance. L.S.—Live Stock Insurance.

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Companies for losses other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
						None		9,867	1
	9,405							9,405	2
						None		None	3
				7,141				7,141	4
								1,476	5
	260			10				270	6
6,693								6,693	7
			40,223					470,468	8
		4,145	41,741		1,055			84,204	9
						123		123	10
	30,685							44,975	11
						None		None	12
						None		3,574	13
							E. None	None	14
56,969	None			6,561		313		69,062	15
					None			None	16
153,381				None		1,553		164,672	17
	12,858							35,575	18
								1,430	19
			3,781					33,642	20
		25,520						25,520	21
			14,333					266,544	22
								48,254	23
	5,149							29,744	24
		4,971	9,203	5,049	864			96,832	25
						128		128	26
		6,123						6,123	27
								11,101	28
						588		588	29
		7,322						7,322	30
						None		3,578	31
88,928						45		88,973	32
		1,548	3,829					23,466	33
		11,156	24,734					309,029	34
	489							489	35
								10,672	36
	None.							29,537	37
		3,098	9,485					53,776	38
								6,681	39
			5,430					22,621	40
				None		None		None	41
					25	534		559	42
29,319	900					476		56,835	43
		None	27,607		None			37,837	44
								212,999	45
	None.							None	46
								22,583	47
		1,271	2,809					93,484	48
		1,685	1,079				L.S. 18,785	38,302	49
335,290	59,746	66,839	184,254	18,786	1,919	3,760	18,785	2,446,154	
402,738	81,918	105,161	702,164	18,786	12,473	3,760	97,391	4,129,771	

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the year.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	37,294	.....	12,066,441	.....	8,205,866	21,878	19,247	9,263	None.
Canadian Casualty and Boiler	32,240	3,085	.....	2,178	.....	11,505	11,767	2,445	None.
Dominion Gresham	26,425	3,623	8,506,525	2,586	3,709,725	12,022	11,355	3,095	None.
Dominion of Canada Guarantee and Accident	187,408	19,327	40,923,238	5,034	25,965,670	83,704	83,893	28,675	None.
Employers' Liability	122,551	.....	18,037,566	.....	17,548,066	59,469	59,469	13,000	2,000
Fidelity and Casualty Co	77,389	6,024	40,942,133	9,129	30,263,083	34,693	31,368	5,575	None.
General Accident of Canada	54,038	3,369	9,793,500	1,754	4,924,000	39,927	39,067	3,982	None.
Globe Indemnity Co. of Canada	198,239	23,272	40,933,773	16,730	28,190,547	75,503	80,323	14,310	None.
Guardian Accident and Guarantee	12,960	1,510	4,267,200	998	2,069,013	7,868	6,404	2,536	None.
*Imperial Guarantee and Accident	190,081	11,016	.....	9,782	.....	93,086	91,981	17,133	1,500
Law Union and Rock	12,536	1,429	3,922,162	1,264	2,877,874	2,300	3,917	808	None.
London Guarantee and Accident	135,712	9,029	20,679,500	8,369	19,700,500	63,968	69,367	8,261	None.
London and Lancashire Gtee. and Acct	59,498	6,267	15,177,000	5,052	11,423,750	21,523	25,808	6,211	None.
Maryland Casualty	38,507	2,812	12,076,970	2,038	9,281,567	29,372	22,483	8,596	None.
Merchants' and Employers' G'tee. and Acc't	741	76	237,150	64	134,325	61	61	None.	None.
North American Accident	19,922	1,921	4,689,820	1,497	2,865,942	2,467	4,232	587	None.
Norwich Union Fire	10,486	.....	3,573,466	.....	1,845,300	3,202	3,039	313	None.
Ocean Accident and Guarantee	171,573	.....	26,038,950	.....	24,751,255	100,816	111,968	12,780	5,000
Railway Passengers	60,717	4,387	10,116,600	3,601	8,385,163	18,549	22,293	2,620	200
Royal Exchange	10,548	1,300	3,395,500	924	2,190,750	3,016	3,186	215	None.
Travelers Indemnity Co. of Hartford	2,299	218	1,096,100	81	620,100	420	388	32	None.
Travelers Insurance Co., Hartford	186,712	12,408	55,297,114	8,907	40,903,516	139,997	143,878	11,848	None.
United Commercial Travelers	16,226	231	1,155,000	1,630	8,150,000	18,548	22,583	3,225	None.
United States Fidelity and Guaranty	13,711	.....	5,740,500	.....	4,807,500	12,009	3,584	8,875	None.
Yorkshire	6,197	353	1,337,750	282	1,052,750	11,374	11,367	110	None.
Totals	1,684,010	.....	.....	.....	.....	867,277	883,028	164,495	8,700

ABSTRACT OF COMBINED ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1915

Loyal Protective	88,318	2,132		5,615		49,169	48,254	13,608	None.
Merchants Casualty Co	149,382	22,365	8,185,590	18,573	6,797,718	56,671	49,652	12,072	None.
Merchants' and Employers' G'tee. and Accident	8,841	1,700	657,345	1,342	596,775	3,541	3,157	784	None.
Protective Association	145,752	11,323		11,323		87,510	85,273	12,744	None.
Ridgely Protective	10,460			1,452		9,163	6,681	2,693	500
Totals	402,753			38,305		206,054	193,017	41,901	500

ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1915.

Ætna Insurance Co	18,230		951,012		741,964	2,922	9,867	450	None.
Fireman's Fund	10,938		654,965		710,560	4,885	14,290	2,500	None.
Glens Falls	17,945		1,011,579		768,725	3,567	3,574	193	None.
Hartford Fire	19,356		1,587,697		747,643	4,960	5,219	None.	None.
Home Insurance Co	19,393	908	1,022,378	527	825,878	11,504	9,738	2,925	None.
Insurance Co. of North America	34,598		1,982,828		1,179,258	19,797	22,717	1,565	None.
London Guarantee and Accident	None.	2	1,250	2	1,250	None.	None.	None.	None.
Marine Insurance Co	51,100		1,530,067		1,530,067	27,195	24,595	2,600	None.
Niagara Fire	4,281		239,510		156,460	4,953	3,578	1,500	None.
Norwich Union Fire	8,158		517,722		376,247	2,463	2,463	None.	None.
Providence-Washington	15,247		801,846		517,756	8,294	10,672	None.	None.
Queen, of America	50,533		2,475,735		2,077,542	30,522	29,537	1,370	270
Royal Exchange	15,865	666	759,740	555	822,725	9,736	10,376	10	None.
St. Paul Fire and Marine	46,783	2,345	2,920,478	1,812	2,246,128	27,852	26,140	5,058	None.
Totals	312,427		16,456,807		12,702,203	158,650	172,766	18,171	250

*Including figures for sickness business, which figures could not be separated from Accident figures.

ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	22,530		5,700,000		3,340,000	5,374	5,779	835	None.
Canadian Casualty and Boiler	19,170	903		654		6,147	5,607	1,482	None.
Dominion Gresham	6,809	209		106		1,752	2,592	315	None.
Dominion of Canada Gtee. and Acct	11,815	280		251		3,224	3,924	50	None.
*Fidelity and Casualty									
General Accident of Canada	32,573	1,598	16,006,000	992	9,966,000	30,289	13,444	14,318	6,254
Globe Indemnity Co. of Canada	27,024	1,463	7,315,000	1,180	1,409,200	8,377	10,858	2,229	None.
Imperial Guarantee and Accident	12,048	190	704,500	190	704,500	3,837	2,643	1,850	None.
London Guarantee and Accident	22,778	574	5,740,000	312	3,120,000	7,498	4,518	2,980	None.
London and Lancashire Gtee. and Accident	16,138	496		304		7,636	7,096	1,915	800
Maryland Casualty	8,516					1,693	1,458	235	None.
Merchants and Employers Gtee. and Acct	2,546	65	650,000	51	510,000	180	55	25	100
North American Accident	12,783	240	2,390,000	151	1,510,000	3,511	3,248	823	None.
Norwich Union Fire	2,486		1,525,000		650,000	423	308	115	None.
Ocean Accident and Guarantee	49,182		8,647,500		8,647,500	21,155	10,055	11,100	None.
Railway Passengers	11,490	291		203		4,389	1,964	2,075	500
Royal Exchange	9,161	184	1,840,000	140	1,400,000	3,819	3,329	750	None.
Travelers Indemnity Co. of Hartford	28,445	883	8,830,000	634	6,340,000	14,533	9,842	24,437	None.
United States Fidelity and Guaranty	10,838		532,500		348,750	3,758	1,513	2,245	None.
Yorkshire	17,326	507	5,070,000	328	3,280,000	3,741	2,393	1,630	None.
Totals	323,658					131,336	90,626	69,409	7,654

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1915.

Canada Accident	426		76,750		68,250	None.	None.	None.	None.
Dominion of Canada Gtee. and Accident	2,960	230	456,285	206	410,785	645	573	72	None.
Dominion Gresham	41,903	3,440	5,985,275	1,777	4,902,821	12,210	12,004	2,358	None.
Fidelity and Casualty Co	20,152	1,502	2,887,345	2,366	2,481,670	6,430	5,030	1,400	None.
Globe Indemnity Co. of Canada	546	72	219,500	67	209,500	None.	None.	None.	None.
Guardian Accident and Guarantee	3,137	314	447,070	257	311,764	345	295	None.	800
London Guarantee and Accident	317	25	37,025	24	32,025	33	58	None.	None.
Maryland Casualty	12,497	825	2,888,130	699	2,250,096	3,358	5,504	319	None.
Travelers Indemnity Co. of Hartford	963	44		44		None.	None.	None.	None.

United States Fidelity and Guaranty Co.	8,984		1,896,825		1,334,235	986	961	25	None.
Totals	91,885					24,007	24,425	4,174	800

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1915.

Canada Accident	149,729		8,486,799		5,148,500	107,182	92,273	72,938	None.
Dominion Gresham	11,631	222		99		4,101	8,601	1,670	None.
Employers' Liability	531,974		33,507,429		26,553,500	294,631	344,631	147,500	2,500
Fidelity and Casualty	5,222	244	2,043,500	473	1,635,500	−2,585	865	None.	None.
General Accident of Canada	72,890	829	7,526,000	728	6,536,000	41,042	50,250	24,882	9,000
Globe Indemnity Co. of Canada	110,879	541	3,965,000	467	3,218,000	56,057	51,372	55,752	None.
Guardian Accident and Guarantee	39,152	464		224		26,389	32,502	10,768	None.
Imperial Guarantee and Accident	2,145	27	135,000	34	175,000	780	1,280	None.	None.
Law Union and Rock	37,781	597		244		23,944	25,944	12,000	2,000
London Guarantee and Accident	245,580	448	4,480,000	604	6,040,000	137,768	166,931	66,601	None.
London and Lancashire Guarantee and Accident	15,973	521		388		1,572	4,402	6,146	None.
Maryland Casualty	55,693	626	2,393,800	384	1,875,500	23,304	36,077	17,835	None.
Merchants' and Employers' Guar. and Accident	62,795	671	6,705,000	581	5,850,000	32,908	31,773	5,355	5,150
North American Accident	93,798	361	3,623,332	501	5,023,332	47,800	51,515	22,609	350
Norwich Union Fire	13,488		2,371,666		1,659,172	11,022	12,279	4,812	None.
Ocean Accident and Guarantee	256,411		4,643,333		5,113,332	107,152	146,263	111,740	None.
Railway Passengers	45,258	251	2,510,000	253	2,530,000	20,633	17,140	7,379	2,700
Royal Exchange	4,996	91	920,000	74	750,000	1,525	300	1,400	None.
Travelers Insurance Co., Hartford	132,436	736	7,360,000	577	6,130,000	44,845	69,121	50,519	None.
United States Fidelity and Guaranty	51,986		205,124		624,499	27,512	29,477	8,410	1,500
Yorkshire	12,433	140	1,400,000	104	1,040,000	6,903	2,993	4,386	None.
Totals	1,952,270					1,014,485	1,175,989	632,702	23,200

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1915.

Globe and Rutgers	4,732		2,610,000		1,110,000	None.	None.	None.	None.
Western	1,217		1,054,731		279,735	None.	None.	None.	None.
Totals	5,949		3,664,731		1,389,735	None.	None.	None.	None.

*This Company has not furnished separately the figures for this class of business in time for insertion in this table and the figures are included in those shown for Employers' Liability.

†Included in figures for Employers' Liability.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted	Resisted.
	$ cts.		$		$	$	$	$	$
American Surety Co.	15,915	2,613	5,531,191	1,952	2,685,374	106	1,476	548	5,000
Canada Accident	2,930		325,375		885,677	1,174	374	900	None.
Canadian Surety	41,025	5,836	14,407,568	4,361	9,955,025	7,917	8,929	5,884	None.
Dominion Gresham	4,269	257	1,468,280	212	1,068,789	782	512	300	None.
Dominion of Canada Guarantee and Accident	33,368	2,606	13,288,577	1,858	8,468,935	9,679	10,869	13,688	None.
Employers' Liability	76,641		26,133,756		20,075,954	42,662	26,145	33,757	3,000
Globe Indemnity Co. of Canada	5,625	226	3,009,056	161	2,294,451	None.	None.	None.	None.
Guarantee Co. of North America	61,431		29,470,758		23,171,379	12,927	10,958	12,326	10,000
Guardian Accident and Guarantee	5,882	423	2,223,017	191	967,307	7,979	443	4,845	4,250
Imperial Guarantee and Accident	32,353	1,129	9,816,634	1,127	9,079,466	8,276	11,997	2,571	None.
International Fidelity	6,931	1,299	661,000	1,213	618,000	1,197	1,430	224	None.
London Guarantee and Accident	118,003	5,195	35,118,002	5,053	31,908,451	15,728	11,337	7,676	None.
London and Lancashire Guarantee and Accident	13,670	1,318	5,841,509	899	3,790,807	2,623	214	4,624	None.
Maryland Casualty	34,708	653	3,918,385	475	3,075,493	11,611	11,223	8,368	None.
National Surety Co.	58,000	969	15,155,496	796	12,804,468	1,976	11,101	14,307	None.
Ocean Accident and Guarantee	24,869		6,011,146		5,134,404	6,245	4,853	3,670	None.
Railway Passengers	10,860	323	2,424,310	288	2,448,010	−1,089	−204	115	20,000
United States Fidelity and Guaranty	183,56		43,086,839		29,659,341	42,428	53,869	36,663	None.
Totals	730,138		217,891,379		168,091,331	172,221	165,526	150,466	42,250
CANADIAN SURETY COMPANY.									
In Canada	41,025	5,836	14,407,568	4,361	9,955,025	7,917	8,929	5,884	None.
In other countries	6,236	215	2,095,268	103	1,144,483	None.	None.	None.	None.
Totals	47,261	6,051	16,502,836	4,464	11,099,508	7,917	8,929	5,884	None.
GUARANTEE COMPANY OF NORTH AMERICA.									
In Canada	61,431		29,470,758		23,171,379	12,927	10,958	12,326	10,000
In other countries	183,162		93,759,626		71,109,275	32,974	33,317	16,163	None.
Totals	244,593		123,230,384		94,280,654	45,901	44,275	28,489	10,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1915.

British America	84,268		1,771,662	None.	None.	40,094	40,094	None.	None.
Canada Hail	52,737	2,047	1,953,098	None.	None.	25,650	25,559	None.	None.
Connecticut Fire	8,483		122,639	None.	None.	6,693	6,693	None	None.
Dominion Fire	4,739			None.	None.	1,593	1,593	None.	None.
Hartford Fire	100,184		1,967,456	None.	None.	56,969	56,969	None.	None.
Home Insurance Co	284,940			None.	None.	153,381	153,381	None.	None.
Hudson Bay	78	None.	None.	None.	None.	65	202	None.	None.
Northwestern National	143,285		2,192,254	None.	None.	88,452	88,928	125	None.
St. Paul Fire and Marine	65,618			None.	None.	29,319	29,319	None.	None.
Totals	744,332			None.	None.	402,216	402,738	125	None.

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1915.

American and Foreign Marine	17,711		56,914,025	None.	None.	9,405	9,405	None.	None.
British and Foreign Marine	1,774	187	1,045,841	8	63,546	260	260	None.	None.
Fireman's Fund	52,143		5,396,480		4,618,975	57,759	30,685	27,924	None.
Hartford Fire	14,231		281,032		65,021	None.	None.	None.	None.
Insurance Co. of North America	8,424		2,956,045		49,475	12,658	12,858	None.	None.
Marine Insurance Co	29,482		102,548,242	None.	None.	5,149	5,149	None.	None.
Ocean Marine	16,238		80,549,338		None.	339	489	50	None.
Queen Insurance Co	1		9,100	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine	5,479		2,781,852	1,858	732,270	1,803	900	903	None.
Union Assurance Society	None.		1,310,300	None.	None.	None.	None.	None.	None.
Western	19,967		28,880,924		2,615,100	22,172	22,172	None.	None.
Totals	165,450		282,673,179		8,144,387	109,545	81,918	28,877	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1915.

General Animals	50,058	1,851	974,534	1,156	434,012	25,675	32,154	2,462	None.
Yorkshire	29,913	887	590,788	528	336,873	18,878	18,785	2,873	2,220
Totals	79,971	2,738	1,565,322	1,684	770,885	44,553	50,939	5,335	2,220

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted	Resisted.
	$		$		$	$	$	$	$
Canada Accident	20,594					10,949	10,966	620	None.
Casualty Co. of Canada	None.	None.	None.	None.	None.	None.	None.	None.	None.
Dominion of Canada Guarantee and Accident	22,476	1,107		2,329		9,960	9,579	609	None.
Fidelity and Casualty Co	10,108	988	752,306	1,927	674,880	3,986	4,145	149	None.
Guardian Accident and Guarantee	5,537	581		399		2,374	2,329	200	None.
Imperial Guarantee and Accident	3,777	335		364		1,362	1,301	195	None.
Imperial Underwriters	None.	None.	None.	None.	None.	26	26	189	None.
Lloyds Plate Glass	63,538					21,945	25,520	2,000	None.
London and Lancashire Guarantee and Accident	12,657	1,409		1,294		5,361	5,274	634	None.
Maryland Casualty	8,150	569		425		4,331	4,971	213	None.
Merchants' and Employers' Guar. and Accident	1,708	236		209		249	249	None.	None.
Mount Royal	6,568					2,939	2,939	None.	None.
National Provincial Plate Glass	12,882					5,887	6,123	214	None.
New York Plate Glass	19,748					6,895	7,322	1,166	None.
North American Accident	17,468	820		1,841		6,029	5,662	1,162	None.
Norwich Union Fire	4,404					1,569	1,548	252	None.
Ocean Accident and Guarantee	34,212					10,097	11,156	195	None.
Railway Passengers	13,609	670		692		3,575	3,098	747	None.
Travelers Indemnity Co. of Hartford	257	4		4		None.	None.	None.	None.
United States Fidelity and Guaranty	5,353					1,456	1,271	280	None.
Yorkshire	6,217	392		339		1,750	1,685	92	None.
Totals	269,263					100,740	105,164	8,917	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1915.

*Ancient Order of Foresters	143,083					96,430	96,430		
Canada Accident	10,919					6,017	6,999	1,460	None.
Canadian Casualty and Boiler	14,112	1,711		1,016		8,153	7,254	2,200	None.
Catholic Mutual Benefit Association	9,550	73		2,983		10,044	10,044	None.	None.
Dominion of Canada Guarantee and Accident	109,198	15,891		12,398		51,366	47,648	16,303	None.
Dominion Gresham	13,344	2,339		1,642		5,213	5,958	675	None.
Employers' Liability	18,076		4,436,825		4,438,075	38,223	40,223	6,000	None.

Fidelity and Casualty Co.	67,984	4,545		7,302		43,316	41,741	9,575	None.
General Accident of Canada	40,751	2,444		1,153		22,690	21,931	4,199	None.
Globe Indemnity Co. of Canada	142,166	20,053		13,603		77,686	77,867	12,596	None.
Guardian Accident and Guarantee	6,160					3,219	2,680	860	None.
‡Imperial Guarantee and Accident									
*Independent Order of Foresters	234,914	2,199	112,149	37,559	1,990,625	184,680	213,037	6,739	100
Law Union and Rock	4,446	804		1,330		3,840	3,781	759	None.
London Guarantee and Accident	28,342	228	3,540,250	225	4,263,280	13,795	14,333	4,505	None.
London and Lancashire Guarantee and Accident	33,738	4,865		3,943		14,942	16,589	4,563	None.
Maryland Casualty	22,223					8,797	9,203	1,520	None.
Merchants' and Employers' Guarantee and Acct	182	24		14		36	36	None.	None.
Moose, Grand Lodge of the Loyal Order of	4,706	254		736		2,492	2,492	None.	None.
North American Accident	10,061	645		689		3,726	2,911	995	None.
Norwich Union Fire	6,540					4,169	3,829	1,015	None.
Ocean Accident and Guarantee	71,255					27,843	24,734	4,215	None.
Railway Passengers	15,179					11,930	9,485	4,265	None.
Royal Exchange	8,065	946		657		5,162	5,430	575	None.
*Royal Guardians	2,150 †	145	†	446		1,070	1,117	29	None.
Travelers Indemnity Co., Hartford	48,849	4,747		3,599		26,660	27,607	2,939	None.
United States Fidelity and Guaranty	6,415					3,134	2,809	990	None.
*Woodmen of the World	8,393	555		1,404		4,917	4,917	None.	None.
Yorkshire	3,997	228		186		814	1,079	35	None.
Totals	1,084,798					680,358	702,164	87,012	100

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1915.

American Lloyds, Underwriters at	11,530	241	1,927,300	294	2,885,483	7,218	7,141	436	None.
British and Foreign Marine	313	6	75,500	12	92,500	10	10	None.	None.
Hartford Fire	12,859		2,427,251		4,913,057	6,793	6,561	232	None.
Home Insurance Co.	2,015		417,350		420,350	None.	None.	None.	None.
Maryland Casualty	11,451	279	2,162,595	318	3,305,978	3,968	5,049	662	None.
Scottish Union and National	59	3	29,584	3	29,584	None.	None.	None.	None.
Springfield Fire and Marine	553		84,267		110,667	25	25	None.	None.
Totals	38,780		7,123,847		11,757,619	18,014	18,786	1,330	None.

*Including Funeral Benefits.
‡The figures for the Sickness business of this Company were not separated from those of the Accident and are therefore included with the Accident figures.
†Some of these policies include, in addition to sickness benefit, a funeral benefit of $50.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Boiler Inspection and Ins. Co	62,761	973	9,476,521	2,575	26,384,521	1,084	961	123	None.
Canadian Casualty and Boiler	31,335	679	6,765,351	1,188	12,749,186	9,193	9,593	400	None.
Fidelity and Casualty Co	27,024	303	3,795,503	543	8,278,602	537	1,055	132	None.
Hartford Steam Boiler	1,820	.....	.....	.....	.....	None.	None.	None.	None.
Maryland Casualty Co	13,923	176	2,785,000	233	3,914,900	874	864	10	None.
Travelers Indemnity Co., Hartford	13,464	108	2,161,500	446	6,843,500	None.	None.	None.	None.
Totals	150,377	.....	.....	.....	.....	11,688	12,473	665	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1915.

Chartered Trust and Executor Co	79	1	15,000	.....	.....	None.	None.	None.	None.
Totals	79	1	15,000	.....	.....	None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1915.

Ætna Insurance Co	715	.....	175,060	.....	327,956	None.	None.	None.	None.
American Central	316	.....	161,045	.....	80,273	None.	None.	None.	None.
Fidelity-Phenix	1,636	.....	601,720	.....	772,430	91	123	None.	None.
German American	244	.....	195,900	.....	167,600	None.	None.	None.	None.
Glens Falls Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.
Hartford Fire	3,925	.....	1,090,792	.....	2,995,114	313	313	None.	None.
Home Insurance Co	9,978	441	4,491,500	384	5,751,120	1,561	1,553	58	None.
National Fire of Hartford	720	.....	244,730	.....	613,710	128	128	None.	None.
National Union Fire of Pittsburgh	668	.....	195,400	.....	451,813	588	588	None.	None.
Niagara Fire	8	.....	4,000	.....	31,800	None.	None.	None.	None.
Northwestern National	475	.....	106,850	.....	762,760	45	45	None.	None.

Scottish Union and National	190	14	51,300	68	366,640	None.	None.	None.	None.
Springfield Fire and Marine	3,741		1,049,695		2,163,782	426	534	17	None.
St. Paul Fire and Marine	4,134		938,423		1,603,789	471	476	None.	None.
Totals	26,750		9,306,415		16,088,787	3,623	3,760	75	None.

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1915.

Canada Weather Insurance Co	70,612	1,856	2,240,125	160	289,870	46,267	46,452	99	464
Totals	70,612	1,856	2,240,125	160	289,870	46,267	46,452	99	464

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

CANADA ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$		
Accident	37,294		12,066,441		8,205,866	21,878	19,247	9,263	None.	
Automobile	22,530		5,700,000		3,340,000	5,374	5,779	835	None.	
Burglary	426		76,750		68,250	None.	None.	None.	None.	Total business, December 31, 1915.
Employers' Liability	149,729		8,486,799		5,148,500	107,182	92,273	72,938	None.	
Guarantee	2,930		325,375		885,677	1,174	374	900	None.	
Plate Glass	20,594					10,949	10,966	620	None.	
Sickness	10,919					6,017	6,999	1,460	None.	
Totals	244,422					152,574	135,638	86,016	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident	33,213	3,225		2,290		12,240	11,814	3,758	None.	Total business, December 31, 1915.
Automobile	19,170	903		654		6,147	5,607	1,482	None.	
Sickness	14,284	1,738		1,038		8,153	7,253	2,200	None.	
Steam Boiler	31,302	679	6,765,351	1,188	12,749,186	9,193	9,593	400	None.	
Totals	97,969	6,545		5,170		35,733	34,267	7,840	None.	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	26,425	3,623	8,506,525	2,586	3,769,725	12,022	11,355	3,095	None.	Total business, December 31, 1915.
Automobile	6,809	209		106		1,752	2,592	315	None.	
Burglary	41,903	3,440	5,985,275	1,777	4,902,821	12,210	12,004	2,358	None.	
Employers' Liability	11,631	222		99		4,101	8,601	1,670	None.	
Guarantee	4,269	257	1,468,280	212	1,068,789	782	512	300	None.	
Sickness	13,344	2,339		1,642		5,213	5,958	675	None.	
Totals	104,381	10,090		6,422		36,080	41,022	8,413	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	54,092	3,449	9,981,750	1,759	4,937,000	40,799	39,184	6,688	None.	Total business, December 31, 1915.
Automobile	32,880	2,113	18,901,000	1,394	12,181,000	30,289	13,444	14,318	6,254	
Employers' Liability	75,757	1,261	11,532,500	1,080	9,932,500	41,542	50,250	30,382	9,000	
Sickness	40,751	2,466		1,154		22,994	22,285	4,199	None.	
Totals	203,480	9,289		5,387		135,624	125,163	55,587	15,254	

GLOBE INDEMNITY COMPANY OF CANADA.

Accident	198,239	23,272	40,933,773	16,730	28,190,547	75,503	80,323	14,310	None.	Total business, December 31, 1915.
Automobile	27,024	1,463	7,315,000	1,180	1,409,200	8,377	10,858	2,229	None.	
Burglary	546	72	219,500	67	209,500	None.	None.	None.	None.	
Employers' Liability	110,879	541	3,965,000	467	3,218,000	56,057	51,372	55,752	None.	
Guarantee	5,625	226	3,009,056	161	2,294,451	None.	None.	None.	None.	
Sickness	142,166	20,053		13,603		77,680	77,867	12,596	None.	
Totals	484,479	45,627		32,208		217,617	220,420	84,887	None.	

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident	15,023	1,614	4,634,895	1,102	2,436,708	8,243	6,404	2,911	None.	Total business, December 31, 1915.
Burglary	3,137	314	447,070	257	311,764	345	295	None.	800	
Employers' Liability	39,349	472		232		26,389	32,502	10,768	None.	
Guarantee	5,882	423	2,223,017	191	967,307	7,979	443	4,845	4,250	
Plate Glass	5,537	581		399		2,374	2,329	200	None.	
Sickness	6,160					3,219	2,680	860	None.	
Totals	75,088					48,549	44,653	19,584	5,050	

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident Sickness	190,081	11,016		9,782		93,086	91,981	17,133	1,500	Total business, December 31, 1915.
Elevator Liability	2,145	27	135,000	34	175,000	780	1,280	None.	None.	
Guarantee	32,353	1,129	9,816,634	1,127	9,079,466	8,276	11,997	2,571	None.	
Plate Glass	3,777	335		364		1,362	1,301	195	None.	
Automobile	12,048	190	704,500	190	704,500	3,837	2,643	1,850	None.	
Totals	240,404	12,697		11,497		107,341	109,202	21,749	1,500	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	100,180			5,052	11,423,750	82,869	69,148	16,011	11,875	Total business, December 31, 1915.
Automobile	16,138			304		7,636	7,096	1,915	800	
Employers' Liability	564,316			388		505,167	464,245	298,553	340	
Guarantee	43,836			899	3,790,807	20,169	10,066	16,706	None.	
Plate Glass	49,483			1,294		35,576	37,642	1,543	None.	
Sickness	46,960			3,943		34,191	34,289	7,363	None.	
Totals	820,913			11,880		685,608	622,486	342,091	13,015	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Accident	741	76	237,150	64	134,325	61	61	None.	None.	Total business, December 31, 1915.
Automobile	2,546	65	650,000	51	510,000	180	55	25	100	
Sickness	182	24		14		36	36	None.	None.	
Accident and Sickness combined	8,841	1,700	657,345	1,342	596,775	3,541	3,157	784	None.	
Employers' Liability	62,795	671	6,705,000	581	5,850,000	32,908	31,773	5,355	5,150	
Plate Glass	1,708	236		209		249	249	None.	None.	
Totals	76,813	2,772		2,261		36,975	35,331	6,164	5,250	

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	19,922	1,921	4,689,820	1,497	2,865,942	2,467	4,232	587	None.	Total business, December 31, 1915.
Automobile	12,783	240	2,390,000	151	1,510,000	3,511	3,248	823	None.	
Employers' Liability	93,798	361	3,623,332	501	5,023,332	47,800	51,515	22,609	350	
Plate Glass	17,468	820		1,841		6,029	5,662	1,162	None.	
Sickness	10,061	645		689		3,726	2,911	995	None.	
Totals	154,032	3,987		4,679		63,533	67,568	26,176	350	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation	1,774	187	1,045,841	8	63,516	260	260	None.	None.	In Canada, December 31, 1915.
Sprinkler Leakage	313	6	75,500	12	92,500	10	10	None.	None.	
Totals	2,087	193	1,121,341	20	156,046	270	270	None.	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	77,389	6,024	40,942,133	9,129	30,263,083	34,693	31,368	5,575	None	In Canada, December 31, 1915.
Burglary	20,152	1,502	2,887,345	2,366	2,481,670	6,430	5,030	1,400	None.	
Employers' Liability	5,222	244	2,043,500	473	1,635,500	−2,585	865	None.	None.	
Plate Glass	10,108	988	752,306	1,927	674,880	3,986	4,145	149	None.	
Sickness	67,984	4,545		7,302		43,316	41,741	9,575	None.	
Steam Boiler	27,024	303	3,795,503	513	8,278,602	557	1,055	132	None.	
Totals	207,879	13,606		21,740		86,377	84,204	16,831	None.	

MARYLAND CASUALTY COMPANY.

Accident	38,507	2,812	12,076,970	2,038	9,281,567	29,372	22,483	8,596	None.	In Canada, December 31, 1915.
Burglary	12,497	825	2,888,130	699	2,250,096	3,358	5,504	319	None.	
Automobile	8,516					1,693	1,458	235	None.	
Employers' Liability	55,693	626	2,393,800	384	1,875,500	23,304	36,077	17,835	None.	
Guarantee	34,708	653	3,918,885	475	3,075,493	11,611	11,223	8,368	None.	
Plate Glass	8,150	569		425		4,331	4,971	213	None.	
Sickness	22,223					8,797	9,203	1,520	None.	
Sprinkler Leakage	11,451	279	2,162,595	318	3,305,978	3,968	5,049	662	None.	
Steam Boiler	13,923	176	2,785,000	233	3,914,900	874	864	10	None.	
Totals	205,668					87,308	96,832	37,758	None.	

RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident	60,717	4,387	10,116,600	3,601	8,385,163	18,549	22,293	2,620	200	In Canada, December 31, 1915.
Sickness	15,179					11,930	9,485	4,265	None.	
Automobile	11,490	291		203		4,389	1,964	2,075	500	
Employers' Liability	45,258	251	2,510,000	253	2,530,000	20,633	17,140	7,379	2,700	
Guarantee	10,860	323	2,424,310	288	2,448,010	−1,089	−204	115	20,000	
Plate Glass	13,609	670		692		3,575	3,098	747	None.	
Totals	157,113					57,987	53,776	17,201	23,400	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Concluded.*

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	2,299	218	1,096,100	81	620,100	420	388	32	None.	In Canada, December 31, 1915.
Automobile	28,445	883	8,830,000	634	6,340,000	14,533	9,812	24,437	None.	
Burglary	963	44		44		None.	None.	None.	None.	
Plate Glass	257	4		4		None.	None.	None.	None.	
Sickness	48,849	4,747		3,599		26,660	27,607	2,939	None.	
Steam Boiler	13,464	108	2,161,500	446	6,843,500	None.	None.	None.	None.	
Totals	94,277	6,004		4,808		41,613	37,837	27,408	None.	

TRAVELERS INSURANCE COMPANY.

Accident	186,712	12,408	55,297,114	8,907	40,903,516	139,997	143,878	11,848	None.	In Canada, December 31, 1915.
Employers' Liability	132,436	736	7,360,000	577	6,130,000	44,845	69,121	50,519	None.	
Totals	319,148	13,144	62,657,114	9,484	47,033,516	184,842	212,999	62,367	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident	13,711		5,740,500		4,807,500	12,009	3,584	8,875	None.	In Canada, December 31, 1915.
Burglary	8,984		1,896,825		1,334,235	986	961	25	None.	
Employers' Liability	51,986		206,124		624,499	27,512	29,477	8,410	1,500	
Guarantee	183,565		43,086,839		29,659,341	42,428	53,869	36,663	None.	
Plate Glass	5,353					1,456	1,271	280	None.	
Sickness	6,415					3,134	2,809	990	None.	
Automobile	10,338		532,500		348,750	3,758	1,513	2,245	None.	
Totals	280,852					91,283	93,484	57,488	1,500	

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1910, as at June 15, 1916.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliott, Secretary, Halifax, N.S	81,000	75,341	Fire and Hail.
Ætna Insurance Company, Hartford, Connecticut	A. M. M. Kirkpatrick, Chief Agent, Toronto.	455,333	388,898	Fire, Automobile, Tornado and Sprinkler Leakage.
Ætna Life Insurance Company, Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal	5,591,600	4,736,525	Life.
The Alberta-Saskatchewan Life Insurance Company	Arthur Davies, President, Edmonton	55,967	46,284	Life.
Alliance Assurance Company, Limited	T. D. Bellfield, Chief Agent, Montreal	367,433	259,077	Fire, Accident, Sickness and Guarantee.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	25,194	Inland Transportation.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	188,247	156,199	Fire, Tornado and Hail (limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia)
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg	73,000	56,174	Fire.
American Lloyds, Underwriters at	J. E. Clement, Chief Agent, Montreal	76,900	67,582	Fire and Sprinkler Leakage.
American Surety Company of New York	William H. Hall, Chief Agent, Toronto	67,000	54,940	Guarantee.
Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	516,533	446,907	Fire.
Beaver Fire Insurance Company	André Gouzée, Managing Director, Winnipeg	65,353	53,302	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Vice-President, Toronto	114,500	97,526	Steam Boiler.
British America Assurance Company	W. B. Meikle, General Manager, Toronto	91,240	80,387	Fire and Hail.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal.	65,000	54,217	Fire.
The British Columbia Life Assurance Company	L. W. Shatford, President, Vancouver	61,000	49,619	Life.
The British Dominions General Insurance Company, Ltd	Robert J. Dale, Chief Agent, Montreal	109,500	108,314	Fire and Sprinkler Leakage.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	100,021	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Chief Agent, Montreal	474,679	412,179	Fire.
The California Insurance Company	A. W. Ross, Chief Agent, Vancouver	61,000	49,351	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Manager, Montreal	170,940	143,856	Fire, Accident, Sickness, Plate Glass, Burglary and Guarantee.
The Canada Hail Insurance Company	Wm. J. Willcox, Managing Director, Winnipeg	33,374	28,790	Hail.
The Canada Life Assurance Company	H. C. Cox, President, Toronto	63,000	50,939	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,250	Fire.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Canada Weather Insurance Company	Frederic B. Welford, Manager, Toronto	23,000	19,599	Insurance against "injury to property caused by cyclones, tornadoes, wind-storms, frost or hail except with respect to property in transit on water".
The Canadian Casualty and Boiler Insurance Company	John J. Durance, Secretary, Toronto	55,893	49,579	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company	R. T. Riley, Vice-President, Winnipeg	70,000	60,515	Fire.
The Canadian Surety Company	Wm. H. Hall, General Manager, Toronto	58,768	48,217	Guarantee.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	61,194	50,178	Life.
The Casualty Company of Canada	A. L. Eastmure, President, Toronto	12,024	10,880	Plate Glass.
Chartered Trust and Executor Company (formerly the Title and Trust Company).	John J. Gibson, Managing Director, Toronto	77,000	64,895	Title Insurance as defined in Company's Act of incorporation.
Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,245,467	1,086,432	Fire and Life.
Confederation Life Association	J. K. Macdonald, President, Toronto	85,367	68,914	Life.
The Connecticut Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	164,000	140,533	Fire and Hail.
The Continental Insurance Company	W. E. D. Baldwin, Chief Agent, Montreal	299,300	230,311	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	63,000	50,806	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	69,438	58,331	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	103,037	87,224	Fire throughout Canada, and Hail restricted to Provinces of Alberta and Saskatchewan.
The Dominion Gresham Guarantee and Casualty Company.	F. J. J. Stark, General Manager, Montreal	135,500	111,212	Burglary, Accident, Sickness, Guarantee and Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont	60,220	50,544	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.	Charles A. Withers, Manager, Toronto	215,153	178,621	Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited	C. W. I Woodland, Chief Agent, Montreal	1,342,455	1,065,343	Fire, Accident, Guarantee, Sickness, and Automobile.
The Equitable Fire and Marine Insurance Company	J W. Tatley, Chief Agent, Montreal	124,073	101,913	Fire.
*The Equitable Life Assurance Society of the United States.	Seargent P. Stearns, Chief Agent, Montreal	5,359,593	4,587,465	Life.
The Excelsior Life Insurance Company	Edwin Marshall, General Manager, Toronto	60,000	52,028	Life.
Factories Insurance Company	Chas. R. Clapp, President, Toronto	60,000	50,602	Fire.
The Fidelity and Casualty Company of New York	Paul H. Boring, Chief Agent, Montreal	211,953	181,129	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phenix Fire Insurance Company of New York	W. E. D. Baldwin, Chief Agent, Montreal	431,600	341,476	Fire and Tornado.

Fireman's Fund Insurance Company	G. Temple McMurrich, Chief Agent, Toronto	140,000	126,152	Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.	107,647	87,044	Fire.
The General Accident Assurance Company of Canada	John J. Durance, Secretary, Toronto	78,900	65,904	Accident, Sickness and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited.	Thomas H. Hall, Chief Agent, Toronto	349,184	307,316	Fire.
The General Animals Insurance Company of Canada	R. A. Leduc, Manager, Montreal	26,000	22,164	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	T. F. Dobbin, Chief Agent, Montreal	130,597	79,664	Fire.
German American Insurance Company	Wm. Robins, Chief Agent, Toronto	448,097	359,817	Fire, Tornado and Hail.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	122,333	105,603	Life.
Glens Falls Insurance Company	Wm. H. George, Chief Agent, Toronto	165,000	147,963	Fire, Tornado, Hail and Insurance against loss or damage to automobiles by burglary or theft.
The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	206,000	193,478	Fire, and Explosion (as limited by Company's Charter.)
The Globe Indemnity Company of Canada (formerly the Canadian Railway Accident Insurance Company).	John Emo, General Manager, Montreal	135,000	115,415	Accident, Sickness, Burglary, Guarantee and Automobile.
The Great-West Life Assurance Company	Robert Thomas Riley, Vice-Pres., Winnipeg.	62,700	49,952	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	125,000	104,175	Life.
The Gurantee Company of North America	Henry E. Rawlings, Managing Director. Montreal.	61,500	53,789	Guarantee.
The Guardian Accident and Guarantee Company	H. M. Lambert, Managing Director. Montreal	152,487	119,904	Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	900,853	734,240	Fire.
The Hamilton Fire Insurance Co.	R. T. Kelly, Sec., Hamilton	50,000	50,000	Fire.
Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	1,065,407	882,665	Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	36,338	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	1,003,733	838,954	Fire, Automobile, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company	Wm. Mackay, President, Montreal	65,976	54,474	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Willans, Managing Director, Toronto.	111,000	99,414	Guarantee, Accident, Sickness, Automobile and Plate Glass.
The Imperial Life Assurance Company of Canada	Jas. F. Weston, General Manager, Toronto.	244,963	221,525	Life.
Imperial Underwriters Corporation of Canada	Lyman Root, President, Toronto.	99,727	80,062	Fire.

*This Company has also $828,000 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Independent Order of Foresters	Elliott G. Stevenson, President, Toronto	100,000	100,000	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agts., Montreal.	410,080	341,815	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	T. L. Armstrong, Chief Agent, Toronto	140,780	117,172	Fire.
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	4,900	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
The Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Chief Agent, Montreal	448,018	384,999	Fire, Accident, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company, Limited.	J. Gardner Thompson, Chief Agent, Montreal	1,491,017	1,248,394	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal	56,000	45,500	Fire.
Lloyds Plate Glass Insurance Company of New York	Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Chief Agents, Toronto.	98,900	81,795	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	331,250	288,500	Fire and Life.
The London Guarantee and Accident Co., Limited	D. W. Alexander, Chief Agent, Toronto	488,613	392,678	Fire, Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	734,630	616,559	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada.	Alexander MacLean, Manager, Toronto	99,720	84,439	Guarantee, Accident, Sickness, Automobile and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.	138,500	113,793	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Managing Director, Toronto.	61,500	52,212	Fire.
The London Life Insurance Company	J. G. Richter, Manager, London, Ont	63,353	50,824	Life.

Loyal Protective Insurance Company	William Atkins, Chief Agent, Toronto	37,000	32,692	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermen's Fire Indemnity Contract, The Subscribers to the	E. D. Hardy, Chief Agent, Ottawa	20,000	19,500	Fire Insurance among its members, restricted to risks on property situated in the Provinces of Ontario and Quebec.
The Manufacturers Life Insurance Company	J. B. McKechnie, General Manager, Toronto.	208,178	173,820	Life.
The Marine Insurance Company, Limited	Reed, Shaw & McNaught, Chief Agents, Toronto.	112,978	105,910	Fire, Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md	F. J. Lightbourn, Chief Agent, Toronto	289,240	244,605	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler; Fly Wheel and Sprinkler Leakage.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	242,855	189,846	Fire.
Merchants Casualty Company	Leo. M. Fingard, Vice-President, Winnipeg	76,222	69,933	Accident (excluding Employers' Liability), and Sickness.
The Merchants' and Employers' Guarantee and Accident Co.	J. G. Dubeau, Managing Director, Montreal.	46,000	40,109	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
**Metropolitan Life Insurance Co., New York	A. G. Brooke Claxton, K.C., Chief Agent, Montreal.	15,109,512	12,695,023	Life.
Millers National Insurance Company	G. H. Williams, Chief Agent, Winnipeg	50,000	50,000	Fire.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg.	68,546	54,203	Life.
Moose, The Grand Lodge of the Loyal Order of	Louis F. Heyd, Chief Agent, Toronto	11,590	9,605	Sickness Insurance among its members.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	69,000	55,936	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo, Ont.	124,000	101,166	Life.
The Mutual Life and Citizens' Assurance Company, Ltd	J. P. Moore, Chief Agent, Montreal	121,667	102,200	Life.
†The Mutual Life Insurance Co. of New York	Fayette Brown, Chief Agent, Montreal	2,965,227	2,546,315	Life.
National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto	190,553	162,725	Fire, and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurance Co. of Hartford	Smith, MacKenzie & Hall, Chief Agents, Toronto.	634,105	547,456	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Managing Director, Toronto.	55,000	46,830	Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto	16,060	13,296	Plate Glass.
National Surety Company	Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Joint Chief Agents, Toronto.	69,000	53,181	Guarantee.
National Union Fire Insurance Co. of Pittsburgh, Pa.	J. G. Davis Chief Agent, Toronto	219,553	187,538	Fire and Tornado.

*This Company has also $3,555,000 vested in Canadian Trustees under the Insurance Act.
**This Company has also $7,616,179 vested in Canadian Trustees under the Insurance Act. †This Company has also $5,100,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal	166,330	121,849	Fire.
††New York Life Insurance Co	Percy V. Raven, Chief Agent, Montreal	7,805,617	6,585,082	Life.
The New York Plate Glass Insurance Co	Geo. W. Pacaud, Chief Agent, Montreal	35,467	27,060	Plate Glass.
Niagara Fire Insurance Company	W. E. Findlay, Chief Agent, Montreal	190,000	179,595	Fire, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company	H. E. Ridout, Assistant Manager, Toronto	62,867	55,158	Accident, Sickness and Plate Glass.
North American Life Assurance Co	L. Goldman, Managing Director, Toronto	61,200	48,838	Life.
North British and Mercantile Insurance Co	Randall J. Davidson, Chief Agent, Montreal	1,372,900	1,188,388	Fire and Life.
The North Empire Fire Insurance Company	J. A. Thompson, President, Winnipeg	63,480	50,193	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg	56,815	48,824	Fire.
The Northern Assurance Co., Ltd	Robt. W. Tyre, Chief Agent, Montreal	799,569	657,210	Fire.
The Northern Life Assurance Company of Canada	W. J. McMurtry, Gen'l Manager, London, Ont	67,107	55,647	Life.
Northwestern National Insurance Company of Milwaukee, Wis.	A. D. Sturrock, Chief Agent, Regina	149,853	114,794	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto	893,100	727,901	Fire, Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	58,590	Life.
The Occidental Fire Insurance Company	C. A. Richardson, Secretary, Winnipeg, Man.	105,090	92,240	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Toronto	690,644	586,466	Fire, Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agents, Montreal.	132,860	104,959	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Co	Thomas W. Greer, Managing Director, Vancouver.	60,109	47,416	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	275,567	252,207	Fire.
Phœnix, Compagnie Française du, Paris, France	Thomas Francis Dobbin, Chief Agt., Montreal	83,633	51,016	Fire.
‡Phœnix Assurance Co, Limited	R. MacD. Paterson, and J. B. Paterson, Joint Chief Agents, Montreal.	1,470,980	1,143,613	Fire and Life.
The Phœnix Insurance Co., Hartford, Conn	J. W. Tatley, Chief Agent, Montreal	478,903	405,604	Fire.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,278	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agents, Montreal.	226,000	190,766	Fire and Automobile.
rovident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	453,563	366,801	Life.

Provincial Insurance Company, Limited	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal.	107,553	87,087	Fire.
The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	4,337,115	3,811,469	Life.
Quebec Fire Assurance Co	Colin E. Sword, Secretary, Quebec	228,887	185,237	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	647,523	542,101	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	210,221	156,335	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	85,374	Life.
The Ridgely Protective Association	James E. Scott, Chief Agent, Toronto	30,090	25,365	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	491,393	398,629	Fire, Accident, Sickness and Automobile restricted to Burglary or Theft.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	98,852	84,319	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	2,603,860	2,122,056	Fire and Life.
The Saskatchewan Life Insurance Co	William T. Mollard, President, Regina, Sask.	61,000	53,039	Life.
La Sauvegarde Life Insurance Company	Philorum Bonhomme, Manager, Montreal	58,000	47,937	Life.
The Scottish Union and National Insurance Co	Esinhart and Evans, Chief Agents, Montreal	420,644	348,633	Fire, Tornado and Sprinkler Leakage
The Security Life Insurance Company of Canada	Jesse O. McCarthy, President, Toronto	64,661	49,395	Life.
The Sovereign Life Assurance Co. of Canada	H. J. Mciklejohn, Managing Director, Winnipeg.	63,363	51,347	Life.
Springfield Fire and Marine Insurance Co	Joseph Murphy, Chief Agent, Toronto	597,000	421,895	Fire, Tornado and Sprinkler Leakage
†The Standard Life Assurance Co	D. M. McGoun, Chief Agent, Montreal	6,076,777	5,200,964	Life.
The Star Assurance Society	Alf. W. Briggs, Chief Agent, Toronto	194,180	154,385	Life.
**The State Life Insurance Co., Indianapolis, Ind	W. H. Hunter, Chief Agent, Toronto	257,000	224,557	Life.
St. Paul Fire and Marine Insurance Co	C. F. Codere, Chief Agent, Winnipeg, Man.	366,000	311,560	Fire, Hail, Inland Transportation, Tornado and Automobile.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto	60,899	53,440	Life and Sickness.
Sun Insurance Office, London, Eng	Lyman Root, Chief Agent, Toronto	595,097	490,640	Fire.
The Sun Life Assurance Co. of Canada	T. B. Macaulay, President, Montreal	64,000	57,779	Life.
The Travelers Indemnity Company, Hartford, Conn	Frank F. Parkins, Chief Agent, Montreal	151,500	119,363	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
*The Travelers Insurance Co., Hartford, Coan	Frank F. Parkins, Chief Agent, Montreal	879,190	732,477	Life and Accident.
The Travellers Life Assurance Company of Canada	George P. Graham, President, Montreal	60,000	48,726	Life.
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.	Louis Maurice Ferrand, Chief Agent, Montreal.	274,204	187,957	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	564,567	463,419	Fire and Inland Transportation.
Union Mutual Life Insurance Co	Henri E. Morin, Chief Agent, Montreal	1,908,807	1,627,576	Life.
United Commercial Travelers of America, The Order of	F. J. C. Cox, Chief Agent, Winnipeg	30,000	26,598	Accident Insurance on the assessment plan among its members.

††This Company has also $4,826,827 vested in Canadian Trustees under the Insurance Act.
‡This Company has also $1,806,574 vested in Canadian Trustees under the Insurance Act.
†This Company has also $2,470,589 vested in Canadian Trustees under the Insurance Act.
**This Company has also $54,270 vested in Canadian Trustees under the Insurance Act.
*This Company has also $3,300,000 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The United States Fidelity and Guaranty Co., Baltimore, Md	Sidney W. Band, Chief Agent, Toronto	305,000	258,308	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York	Lewis A. Stewart, Chief Agent, Toronto	354,073	282,215	Life.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	170,393	160,903	Fire and Hail.
The Western Assurance Co	W. B. Meikle, General Manager, Toronto	79,220	71,595	Fire, Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	491,637	425,838	Fire, Live Stock, Accident, Sickness and Plate Glass.

NOTE.—The Sterling Accident and Guarantee Company of Canada has reinsured all its risks with The Dominion Gresham Guarantee and Casualty Company and its deposit has been released with the exception of $7,000 par value which has been retained for unsettled claims.

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with The Home Insurance Company of New York. Its deposit has been released but a certified cheque for the sum of $5,000 is held to provide for unsettled claims.

The Ontario Fire Insurance Company is in liquidation and the securities forming its deposit have been released to the liquidator, the Trusts and Guarantee Company, Calgary.

The Rimouski Fire Insurance Company is in liquidation and Theodore Meunier of Montreal has been appointed liquidator. The deposit of the Company, amounting to $55,000 par value is still in the hands of the Receiver General.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy or replaced with other underwriters and its deposit has been released with the exception of $10,000 par value which has been retained to provide for unsettled claims.

The Equity Fire Insurance Company of Canada, by a reinsurance agreement dated July 22, 1914, reinsured all its outstanding policies with the exception of certain risks in Northern Ontario and New Brunswick, in the National-Ben Franklin Fire Insurance Company. Its deposit has been released but a certified cheque for the sum of $400 is held to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of $2,000 par value which has been retained to provide for unsettled claims.

The license of the Anglo-American Fire Insurance Company was withdrawn Feb. 18, 1916, and the Company has since gone into liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with The Western Assurance Co., Toronto, whereby all the outstanding Canadian policies of the Company and unpaid losses and claims for unearned premiums thereon as at February 19, 1916, have been assumed by that Company. The deposit of the Company is still in the hands of the Receiver General.

The license of the Montreal-Canada Fire Insurance Company was withdrawn Feb. 18, 1916, and the Company has since gone into liquidation, the National Trust Co., Montreal, having been appointed liquidator. The liquidator has entered into an agreement with The Western Assurance Co., Toronto, whereby all the outstanding Canadian polices of the company and all unpaid losses and claims for unearned premiums thereon as at February 19, 1916, have been assumed by that Company. The deposit of the Company is still in the hands of the Receiver General.

The Germania Fire Insurance Company has reinsured all its Canadian risks with the Western Assurance Company and has given notice of its intention to apply for the release of its deposit.

The Lumber Insurance Company has ceased to transact business in Canada, and has given notice of its intention to apply for the release of its deposit on June 15, 1916.

THE following Insurance Companies are registered under "The Insurance Act, 1910," and are permitted to transact the business of Life Insurance in Canada upon the Assessment Plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World ($15,000 Municipal Securities accepted at $12,398, deposited from Sick and Funeral Fund)..	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society.	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada ($10,000 Province of Nova Scotia debentures accepted at $9,900, deposited from Sick Benefit Fund)..	John J. Behan, Grand Secretary, Kingston, Ont.

*This society is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn..	F. W. Evans, General Agent, Montreal....	113,140	96,561	Life.
The Edinburgh Life Assurance Co.....	David Thorburn Symons, Chief Agent, Toronto.	68,667	59,913	Life.
The Life Association of Scotland..	Charles M. Holt, Attorney, Montreal.....	175,930	137,773	Life.
National Life Insurance Company of the U.S. of America.	Alfred Powis, Chief Agent, Hamilton.....	60,000	51,110	Life.
Northwestern Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
Phœnix Mutual Life Insurance Company, Hartford..	C. R. G. Johnson, Chief Agent, Montreal....	130,280	114,772	Life.
The Scottish Amicable Life Assurance Society.	Charles J. Fleet, Attorney, Montreal.....	125,000	107,250	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal....	75,000	64,363	Life.

STATEMENTS

OF

INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1915.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Anglo-American Fire Insurance Company.
The Atlas Assurance Company (Limited).
Beaver Fire Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Dominions General Insurance Company (Limited).
The British Northwestern Fire Insurance Company.
Caledonian Insurance Company.
The California Insurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
Commercial Union Assurance Company (Limited).
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The Equitable Fire and Marine Insurance Company.
Factories Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
Compagnie d'Assurances Générales contre l'Incendie.
German American Insurance Company.
Germania Fire Insurance Company.
Glens Falls Insurance Company.
The Globe and Rutgers Fire Insurance Company.
Guardian Assurance Company (Limited).
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Imperial Underwriters Corporation of Canada.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.

The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London Guarantee and Accident Company (Limited).
London and Lancashire Fire Insurance Company (Limited).
The London Assurance
The London Mutual Fire Insurance Company of Canada.
Lumber Insurance Company of New York.
Lumbermen's Fire Indemnity Contract, the Subscribers to the.
The Marine Insurance Company (Limited).
The Mercantile Fire Insurance Company.
Millers National Insurance Company.
The Montreal-Canada Fire Insurance Company.
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The North West Fire Insurance Company.
The Northern Assurance Company (Limited).
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
Phenix Compagnie Française, du.
Phœnix Assurance Company (Limited).
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Royal Insurance Company (Limited).
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
Sun Insurance Office, London, England.
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1915.

Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
British America Assurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
German American Insurance Company.
Glens Falls Insurance Company.
The Globe and Rutgers Fire Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Insurance Company of North America.
The Law Union and Rock Insurance Company (Limited).
The London Guarantee and Accident Company (Limited).
The Marine Insurance Company (Limited).
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Ocean Accident and Guarantee Corporation (Limited).
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Scottish Union and National Insurance Company
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
Union Assurance Society (Limited).
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., cap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investmeat powers of the compaay and extending its powers as to the classes of business it may undertake. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company		$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens		20,000 00
Book value of bonds and debs. *(For details, see Schedule A)*		88,125 00
Book value of stocks *(For details, see Schedule B)*		423,119 31
Cash at head office		976 66
Cash in banks and loan company, viz.:—		
Royal Bank of Canada, (current account)	$ 19,216 72	
" " Montreal	4,401 45	
Eastern Canada Savings and Loan Co. (deposit receipt)	5,000 00	
Total cash in banks and loan company		28,618 17
Total ledger assets		$ 577,733 14

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	$ 63,627 89
Maps and plans	2,500 00
Agents' balances and premiums uncollected	22,373 19
Total assets	$ 666,234 22

THE ACADIA FIRE—*Continued.*

LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted	$ 4,947 04
Reserve of unearned premiums, $113,225.99; carried out at 80 p.c.	90,580 80
Dividends declared, but not yet due	12,000 00
Reinsurance premiums	4,223 66
Held in trust for reinsurers	23,965 27
Amount borrowed from Montreal Trust Co	15,182 19
Taxes due and accrued	1,800 00
Total liabilities in Canada	$ 152,698 96

(2) Liabilities in other Countries.

Reserve of unearned premiums, $1,361.72; carried out at 80 p.c.	$ 1,089 38
Total liabilities in other countries	$ 1,089 38
Total liabilities in all countries, except capital stock	$ 153,788 34
Excess of assets over liabilities	$ 512,445 88
Capital stock paid in cash	400,000 00
Surplus over liabilities and paid up capital	$ 112,445 88

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 209,582 83	$ 3,101 61	
Deduct reinsurances, $62,386 67; and return premiums, $35,623.13	97,574 26	435 54	
Net cash received for premiums	$ 112,008 57	$ 2,666 07	
Total net cash received for premiums in all countries			$ 114,674 64
Cash received for interest on investments			31,930 08
Cash received for rents			171 55
Total income			$ 146,776 27

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for claims occurring in previous years	$ 12,522 98	.....	
Deduct reinsurances	3,847 05	.....	
Net amount paid for said claims	$ 8,675 93	.....	
Amount paid for claims occurring during the year	$ 137,784 93	$ 145 85	
Deduct savings, salvage and reinsurances	52,853 38	.....	
Net amount paid for said claims	$ 84,931 55	$ 145 85	
Total net amount paid for claims	$ 93,607 48	$ 145 85	
Total net amount paid for claims in all countries			$ 93,753 33
Dividends paid			18,000 00
Commission or brokerage			14,342 65
Paid for Salaries, Home Office officials, $9,608.54; do., general and special agents, $7,263.47; directors' fees, $4,958.33; auditors' fees, $490; travelling expenses, $2,575.30			24,805 64
Taxes			5,040 68
Miscellaneous expenditure, viz.: Advertising, $322.52; furniture and fixtures, $163.25; legal fees, $810.84; maps and plans, $460.68; postage, telegrams, telephones and express, $1,598.76; printing and stationery, $2,402.59; rents, $1,689; Underwriters' Boards, Tariff Associations, etc., $1,136.64; Fire depts. patrol, etc., $13.98; accounts marked off, $387.21; loss on maturity debentures, $100; total $9,085.47, less realized from sale of maps and plans, $1,269.71			7,815 76
Total expenditure			$ 163,758 06

The Acadia Fire—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 555,567 47
Amount of cash income as above	146,776 27
Total	$ 702,343 74
Amount of expenditure as above	163,758 06
Balance, net ledger assets ($577,733 14, less $15,182.19 borrowed money and $23,965 27 held in trust for reinsurance companies) December 31, 1915	$ 538,585 68

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 32,846 40
Amount of commission thereon	8,211 60
Amount of losses recovered from said companies	12,292 15
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $22,605.63; carried out at 80 per cent	18,084 50
Amount of losses due and recoverable from such companies	153 10
Amount of reinsurance premiums payable to such companies	4,159 66
Amount of cash or other securities held as security for recovery of losses	23,965 27

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	23,292,553	308,129 28	289,450	3,096 49	23,582,003	311,225 77
Taken in 1915, new and renewed	16,405,713	219,729 86	287,600	3,097 05	16,693,313	222,826 91
Totals	39,698,266	527,859 14	577,050	6,193 54	40,275,316	534,052 68
Less ceased	15,953,477	222,110 52	312,600	3,363 11	16,266,077	225,473 63
Gross in force at end of 1915	23,744,789	305,748 62	264,450	2,830 43	24,009,239	308,579 05
Less reinsured	6,176,451	76,792 63	10,450	106 98	6,186,901	76,899 61
Net in force at end of 1915	17,568,338	228,955 99	254,000	2,723 45	17,822,338	231,679 44

Schedule A.

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Cities—			
Halifax, 1916, 4½ p.c	$ 5,000 00	$ 5,481 00	$ 4,950 00
Halifax, 1917, 4½ p.c	17,000 00	18,635 40	16,830 00
Halifax, 1918, 4½ p.c	1,000 00	1,096 20	980 00
Halifax Perm. Stock, 5 p.c	30,000 00	30,500 00	29,100 00
Towns—			
Bridgewater, N.S., 1932, 4 p.c	2,000 00	1,855 00	1,640 00
Dartmouth, N.S., 1926, 4 p.c	6,000 00	5,930 00	5,280 00
Total on deposit with Receiver General	$ 61,000 00	$ 63,497 60	$ 58,780 00
Held by the Company.			
City of Halifax, 1917, 1918, 4½ p.c	2,000 00	2,192 40	1,960 00
City of Halifax School, 1917, 4½ p.c	1,000 00	1,020 00	990 00
C. P. R. Note Certificates, 1924, 6 p.c	2,000 00	2,000 00	2,060 00
Halifax Electric Tramway Co., 1916, 5 p.c	10,000 00	10,050 00	9,700 00
Nova Scotia Steel and Coal Co., 1959, 5 p.c	4,500 00	4,365 00	3,780 00
Mortgage Corporation of Nova Scotia, 1916, 4½ p.c	5,000 00	5,000 00	5,000 00
Total par, book and market values	$ 85,500 00	$ 88,125 00	$ 82,270 00

THE ACADIA FIRE—*Concluded.*

SCHEDULE B.

Stocks owned and held by the company, viz.:—

	Par value.	Book value.	Market value.
Halifax Fire Ins. Co., 133 shares	$ 5,320 00	$ 5,320 00	$ 5,107 20
Dartmouth Development Co., 70 shares	700 00	552 50	700 00
C. P. Railway, 100 shares	10,000 00	22,100 00	18,300 00
Bank of British North America, 30 shares	7,300 00	10,147 00	10,585 00
Bank of Montreal, 30 shares	3,000 00	6,741 75	7,020 00
Bank of Nova Scotia, 182 shares	18,200 00	48,382 25	47,502 00
Canadian Bank of Commerce, 429 shares	42,900 00	57,405 68	87,087 00
Dominion Bank, 18 shares	1,800 00	4,140 00	4,086 00
Molsons Bank, 25 shares	2,500 00	5,050 00	5,025 00
Royal Bank, 1,390 shares	139,000 00	263,280 13	307,190 00
Total par, book and market values	$ 230,720 00	$ 423,119 31	$ 492,602 20

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 404,040 00

Other Assets in Canada.

Cash in Molsons Bank, Toronto		40,030 27
Interest accrued		6,287 70
Agents' balances and premiums uncollected, viz.:—		
Fire ($1,807.97 on business prior to Oct. 1, 1915)	$ 41,534 30	
Automobile (including fire risk) ($111.09 on business prior to Oct. 1, 1915)	1,192 15	
Tornado	28 24	
Total		42,754 69
Total assets in Canada		$ 493,112 66

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 7,358 60	
Net amount of fire claims, unadjusted	25,139 50	
Net amount of automobile claims, unadjusted	450 00	
Total net amount of unsettled claims		$ 32,948 10
Reserve of unearned premiums, viz.:—		
Fire	$ 248,791 80	
Automobile (including fire risk)	9,053 08	
Tornado	1,005 75	
Total, $258,850 63; carried out at 80 per cent		207,080 50
Taxes due and accrued		2,500 00
Total amount of all liabilities in Canada		$ 242,528 60

ÆTNA—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Tornado.	
	$ cts.	$ cts	$ cts.	
Gross cash received	368,531 02	22,695 30	814 35	
Less reinsurance	1,529 12			
Less return premiums	52,501 06	4,465 06	99 34	
Total deduction	54,030 18			
Net cash received	314,500 84	18,230 24	715 01	
Net cash received for premiums for all classes of business				$ 333,446 09
Cash received for interest on investments				16,494 59
Total income				$ 349,940 68

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk.)
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	63,259 19	
Deduct savings and salvage	124 60	
Net payment for claims occurring in previous years	63,134 59	3,564 00
Paid for claims occurring during the year	155,204 84	6,528 45
Less savings and salvage		225 30
Less reinsurance	10 05	
Net payment for said claims	155,194 79	6,303 15
Total net payment for claims	218,329 38	9,867 15

Total net payments for claims for all classes of business	$ 228,196 53
Commission and brokerage: fire, $72,718.95; other, $4,349.20	77,068 15
Taxes	8,705 70
Salaries, Fees and Travelling Expenses (Fire).—Salaries: General and special agents, $7,350; Travelling expenses, officials and agents, $2,824.56	10,174 56
Miscellaneous Expenditure (Fire), viz.:—Advertising, $50.86; legal expenses, $5; maps and plans, $770.65; postage, telegrams, telephones and express, $1,195.91; printing and stationery, $22.06; underwriters' boards, associations, etc., $4,590.84; travelling expenses, $354.50; sundries, $626.66	7,616 48
Miscellaneous Expenditure (Other), viz.:—Postage, telegrams, telephones and express, $105.82; underwriters' boards, associations, etc., $86.46	192 28
Total expenditure	$ 331,953 70

ÆTNA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk.)		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	42,093,241	507,719 79	1,069,547	26,013 27	191,246	939 97
Taken in 1915, new and renewed	31,727,746	388,890 21	951,012	23,422 05	175,060	814 88
Totals	73,820,987	896,610 00	2,020,559	49,435 32	366,306	1,754 85
Less ceased	31,649,257	401,302 77	1,278,595	31,329 15	38,350	169 88
Gross in force at end of 1915	42,171,739	495,307 23	741,964	18,106 17	327,956	1,584 97
Less reinsured	198,893	2,513 07				
Net in force at end of 1915	41,972,837	492,994 16	741,964	18,106 17	327,956	1,584 97

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments:—		
Province of Manitoba, 1947, 4 p.c.	$ 5,000 00	$ 4,100 00
" Manitoba, 1948, 4 p.c.	10,000 00	8,100 00
" Ontario, 1925 (or after 1918 on 1 mos. notice), 4½ p.c.	50,000 00	48,000 00
Cities:—		
Calgary, 1933, 5 p.c.	25,000 00	23,000 00
Hamilton (T. H. and B. Ry. Co.), 1920, 4 p.c.	46,000 00	43,700 00
Hamilton, 1932, 4 p.c.	25,000 00	21,500 00
Montreal Corp. Stock, 4 p.c.	6,000 00	4,800 00
Montreal, 1942, 4 p.c.	50,000 00	41,000 00
Ottawa, 1935, 4½ p.c.	25,000 00	22,750 00
Toronto, 1920, 4 p.c.	10,000 00	9,500 00
Toronto, 1948, 4 p.c.	24,333 33	19,710 00
Westmount, 1938, 3½ p.c.	50,000 00	38,000 00
Railways —		
C. N. Ry., Winnipeg Terminals (g'teed by Prov. of Man.), 1939, 4 p.c.	50,000 00	41,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1925, 4½ p.c.	25,000 00	25,000 00
Montreal Harbour, 1917, 4 p.c.	4,000 00	3,880 00
Toronto Mtge. Co., 1916, 4 p.c.	50,000 00	50,000 00
Total on deposit with Receiver General	$ 455,333 33	$ 404,040 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 627,207 93
Cash on hand, in trust companies and in banks	1,876,318 32
Agents' balances	2,332,409 02
Book value of bonds and stocks	19,579,393 13
Bills receivable	4,181 46
Total ledger assets	$24,419,509 86

ÆTNA—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	é 141,769 78
Market value of bonds and stocks over book value	491,755 43
Due for: reinsurance, $55,187.44; and salvages, $67,844, on paid losses	123,031 44
Gross assets	$25,176,066 51
Deduct assets not admitted	445,463 84
Total admitted assets	$24,730,602 67

LIABILITIES.

Net amount of unpaid losses	$ 1,262,479 00
Total unearned premiums	10,411,730 33
Amount reclaimable on perpetual fire insurance policies	106,877 75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, State and other taxes due or accrued (estimated)	350,000 00
Contingent commissions or other charges due or accrued	10,000 00
Total liabilities (except capital stock)	$12,146,087 08
Capital stock paid in cash	5,000,000 00
Surplus over liabilities and capital	7,584,515 59
Total liabilities	$24,730,602 67

INCOME.

Net cash received for premiums	$12,378,665 79
Deposit premiums received on perpetual risks	6,547 00
Interest and dividends	906,800 53
Rents	25,287 00
Agents' balances previously charged off	163 86
Gross profit on sale or maturity of bonds and stocks	69,209 25
Conscience money	721 00
Total income	$13,387,394 43

DISBURSEMENTS.

Net amount paid for losses	$ 6,312,117 95
Expenses of adjustment and settlement of losses	84,595 50
Cash dividends paid stockholders	900,000 00
Commission or brokerage	2,450,391 85
Deposit premiums returned	6,263 01
Salaries, $224,109.33; and expenses, $177,114.40, of special and general agents	401,223 73
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	489,094 08
Rents	58,548 23
Taxes on real estate	12,504 50
Underwriters' boards and tariff associations	124,410 24
Fire department, patrol and salvage corps assessments, fees and expenses	59,862 81
Inspections and surveys	70,498 92
State taxes on premiums, Insurance Department licenses and fees	237,192 28
All other licenses, fees and taxes	250,175 96
Agents' balances charged off	8,528 08
Gross loss on sale or maturity of bonds and stocks	78,016 97
Paid Munich Reinsurance Company for interest on balance	26,461 17
Decrease in liabilities on account of reinsurance treaties	522,990 99
All other expenditure	267,933 58
Total expenditure	$12,360,809 85

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$1,199,248,759 00
Premiums thereon	13,154,438 18
Amount of policies terminated—Fire	1,000,191,964 00
Premiums thereon	11,635,151 36
Net amount in force at the end of the year—Fire	1,731,109,879 00
Premiums thereon	2,334,239 93
Net amount in force at end of year—Marine and Inland	$ 63,386,502 00
Premiums thereon	1,072,089 91
Perpetual risks in force at end of the year—Fire	$ 5,266,878 00
Deposits thereon	118,753 46

ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—Rt. Hon. Lord ROTHSCHILD.

General Manager—ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—THOS. D. BELFIELD.

Head Office in Canada—39 St. Sacrament St., Montreal.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	£5,450,000	$26,523,333 33
Amount paid thereon in cash	1,000,000	4,866,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General:—

	Par value.	Market value.	
Province of British Columbia stock, 1941, 3 p.c.	$ 109,500 00	$ 73,365 00	
Grand Trunk Pacific Railway first mortgage sterling (guaranteed by Dominion of Canada), 1962, 3 p.c.	257,933 33	185,712 00	
Total on deposit with Receiver General	$ 367,433 33	$ 259,077 00	
Carried out at market value			$ 259,077 00

Other Assets in Canada.

Cash at head office in Canada	2,246 90
Cash in Bank of Montreal	11,329 96
Agents' balances and premiums uncollected ($448.77 on business prior to Oct. 1, 1915)	24,910 93
Office furniture and plans	5,000 00
Total assets in Canada	$ 302,555 79

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 6,288 13
Reserve of unearned premiums, $177,506.90; carried out at 80 per cent	142,005 52
Taxes due and accrued	2,676 59
Total liabilities in Canada	$ 150,970 24

ALLIANCE—*Concluded.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 240,916 49	
Deduct reinsurances, $1,257.58; return premiums, $24,491 22	25,748 80	
Net cash received for fire premiums		$ 215,167 69
Total income in Canada		$ 215,167 69

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for claims occurring in previous years	$ 4,219 50	
Deduct savings and salvage	3 61	
Net amount paid for said claims	$ 4,215 89	
Amount paid for claims occurring during the year	$ 86,248 49	
Deduct savings and salvage, $8.40; reinsurances, $74.91	83 31	
Net amount paid for said claims	$ 86,165 18	
Total net amount paid for claims		$ 90,381 07
Commission or brokerage, fire		41,299 80
Head Office salaries, $13,487 68; auditors' fees, $300; travelling expenses: officials, $4 20; agents, $112 85; Total, $13,904.73 less travelling expenses $150		13,754 73
Taxes		6,422 77
Miscellaneous expenditure, viz.: Rents, $3,043.51; postage, telegrams, telephones and express, $758 78; printing and stationery, $1,623.52, advertising, $24.19; legal expenses, $232.94; maps and plans, $924.65; underwriters' boards, etc., $2,543 65; furniture and fixtures, $30 10; rates and taxes on premises, $89.24; general office expenses: fire, $497.58, other, $1; war stamps, $118.84		9,888 00
Total expenditure in Canada		$ 161,656 37

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 38,341,691	$ 368,700 63
Policies taken during the year, new and renewed	25,152,607	240,929 12
Total	$ 63,494,298	$ 609,629 75
Deduct terminated	25,112,740	246,626 84
Gross in force at end of year	$ 38,381,558	$ 363,002 91
Deduct reinsured	485,470	4,733 62
Net in force at December 31, 1915	$ 37,896,088	$ 358,269 29

(*For General Business Statement, see Appendix.*)

AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDWARD T. CAMPBELL.

Secretary—B. G. CHAPMAN, JR.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid thereon in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)	$ 163,686 00

Other Assets in Canada.

Interest accrued		3,224 30
Agents' balances and premiums uncollected ($522.47 was on business issued prior to Oct. 1, 1915)		33,243 31
Total assets in Canada		$ 200,153 61

LIABILITIES IN CANADA.

Net amount of fire claims adjusted and unpaid	$ 699 28	
Net amount of fire claims, unadjusted	10,782 01	
Total net amount of unsettled fire claims		$ 11,481 29
Reserve of unearned premiums, viz.:—		
Fire	$ 68,409 37	
Tornado	208 67	
Total, $68,618 04; carried out at 80 per cent		54,894 44
Taxes due and accrued		1,000 00
Total liabilities in Canada		$ 67,375 73

American Central—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Gross cash received	262,415 12	828 80
Less reinsurance	108,202 24	491 24
Less return premiums	30,874 79	21 30
Total deduction	139,077 03	512 54
Net cash received	123,338 09	316 26

Net cash received for premiums for all classes of business	$	123,654 35
Cash received for interest on investments		8,288 96
Total income in Canada	$	131,943 31

EXPENDITURE IN CANADA.

Claims.	Fire.
	$ cts.
Amount paid for claims occurring in previous years	18,031 15
Deduct reinsurances	5,409 35
Net payment for said claims	12,621 80
Paid for claims occurring during the year	57,249 91
Less savings and salvage	15 84
Less reinsurances	16,653 03
Total deduction	16,668 87
Net payment for said claims	40,581 04

Total net payment for claims	$	53,202 84
Commission and brokerage		14,768 36
Taxes		652 84
Salaries, fees and travelling expenses (Fire): Salaries: general and special agents, $1,885.05; travelling expenses: agents, $1,234.93		3,119 98
Miscellaneous expenditure (Fire), viz.:—Advertising, $2 80; inspections and surveys, $412 75; legal expenses, $10; maps and plans, $119 41; postage, telegrams, telephones and express, $568 05; printing and stationery, $110.22; duty, $258; Insurance Department, $751.65; R. G. Dun & Co., $55.50		2,288 38
Total expenditure in Canada	$	74,032 40

American Central—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts	$	$ cts
Gross in force at end of 1914	18,231,959	221,337 33	132,055	556 82
Taken in 1915—New and renewed	23,430,734	226,736 13	161,045	828 80
Totals	41,662,693	448,073 46	293,100	1,385 62
Less ceased	16,731,064	203,222 66	113,804	473 96
Gross in force at end of 1915	24,931,629	244,850 80	179,296	911 66
Less reinsured	13,295,153	131,064 04	99,023	499 58
Net in force at end of 1915	11,636,476	113,786 76	80,273	412 08

Summary of net in force at end of 1915: Amount, $11,716,749; Premiums, $114,198 84.

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Alberta, 1924, 4½ p.c.	$ 15,000 00	$ 13,950 00
Cities—		
Brandon, 1942, 4½ p.c.	25,000 00	20,750 00
Calgary, 1933, 5 p.c.	15,000 00	13,800 00
Fort William, 1937, 4½ p.c.	24,820 00	21,097 00
Fort William, 1934, 5 p.c.	11,000 00	10,120 00
Toronto, 1949, 4 p.c.	26,766 67	21,681 00
Victoria, 1937, 4 p.c.	30,660 00	24,528 00
Winnipeg, 1928, 4 p.c.	10,000 00	8,700 00
Towns—		
Selkirk, Man., 1945, 5 p.c.	500 00	415 00
Selkirk, Man., 1958, 5 p.c.	3,000 00	2,430 00
Selkirk, Man., 1959, 5 p.c.	1,500 00	1,215 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	20,000 00	20,000 00
Total on deposit with Receiver General	$ 188,246 67	$ 163,686 00

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Mortgage loans on real estate	$ 25,000 00
Loans on bonds, stocks, etc.	4,500 00
Book value of bonds and stocks	4,127,309 97
Cash on hand, in trust companies and in banks	279,979 39
Agents' balances	360,535 28
Total ledger assets	$ 4,797,324 64

AMERICAN CENTRAL—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 39,269 43
Gross assets	$ 4,836,594 07
Deduct assets not admitted	760,205 77
Total admitted assets	$ 4,076,388 30

LIABILITIES.

Net amount of unpaid claims	$ 240,673 41
Total unearned premiums	1,760,191 18
Dividends, due and unpaid	913 48
Salaries, rents, expenses, bills, accounts, etc., due and accrued	2,304 03
Federal, state and other taxes due or accrued (estimated)	35,000 00
Total liabilities, excluding capital stock	$ 2,039,082 10
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	1,037,306 20
Total liabilities	$ 4,076,388 30

INCOME.

Total premium income	$ 1,987,943 25
Interest and dividends	169,278 61
Gross profit on sale or maturity of bonds	5,486 05
From agents' balances previously charged off	1,046 21
Total income	$ 2,163,754 12

DISBURSEMENTS.

Net amount paid for claims	$ 1,301,492 10
Expenses of adjustment and settlement of claims	25,483 72
Paid stockholders for interest or dividends	119,985 00
Commissions or brokerage	430,256 93
Allowances to local agencies for miscellaneous agency expenses	8,889 86
Salaries, $84,100.66; and expenses, $38,671.97, of special and general agents	122,772 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees	60,998 96
Rents	11,018 29
Underwriters' boards and tariff associations	14,490 11
Fire department, patrol and salvage corps assessments, etc	4,177 65
Inspections and surveys	17,790 60
State taxes on premiums, Insurance Department licenses and fees	45,659 73
All other licenses, fees and taxes	25,590 04
Agents' balances charged off	1,154 33
Gross loss on sale or maturity of bonds	24,225 00
All other disbursements	51,242 72
Total disbursements	$ 2,265,227 67

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$529,498,173 00
Premiums thereon	5,325,942 19
Amount of policies terminated during the year	504,131,159 00
Premiums thereon	5,226,812 82
Net amount in force at December 31, 1915	341,863,890 00
Premiums thereon	3,382,768 40

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—P. L. HOADLEY.

Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Chief Agent in Canada—C. S. RILEY.

Head Office in Canada—Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1948, 4 p.c.	$ 73,000 00	$ 59,130 00	
Carried out at market value			$ 59,130 00

Other Assets in Canada.

Interest due	1,460 00
Agents' balances and premiums uncollected	9,094 75
Total assets in Canada	$ 69,684 75

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 5,120 69
Reserve of unearned premiums, $35,805.74; carried out at 80 per cent	28,644
Taxes due and accrued	45
Total liabilities in Canada	$ 34,235

INCOME IN CANADA.

Gross cash received for premiums	$ 81,308 35	
Deduct reinsurances, $3,942.84; return premiums, $14,732.95	18,675 79	
Net cash received for said premiums		$ 62,632 56
Received for interest on investments, etc		2,920 00
Total income in Canada		$ 65,552 56

The American Insurance—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 8,560 27	
Amount paid for claims occurring during the year	13,544 13	
Total net amount paid for claims		$ 22,104 40
Paid for commission or brokerage		16,199 06
Taxes		2,025 89
Miscellaneous expenditure: Maps and plans, $26.33; postage, telegrams, telephones and express, $127.73; printing and stationery, $444.10; board fees, etc., $724.18; advertising, $13		1,335 34
Total expenditure in Canada		$ 41,664 69

RISKS AND PREMIUMS IN CADADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 4,055,666	$ 67,893 06
Taken during the year, new and renewed	4,745,288	78,876 94
Total	$ 8,800,954	$ 146,770 00
Deduct terminated	3,444,410	72,034 90
Gross in force at end of year	$ 5,356,544	$ 74,735 10
Deduct reinsured	317,269	4,860 48
Net in force at December 31, 1915	$ 5,039,275	$ 69,874 62

General Business Statement for the Year ending, December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 454,700 00
Mortgage loans on real estate, first liens	1,969,746 00
Book value of bonds and stocks	7,033,986 21
Cash on hand, in banks and in trust companies	390,651 37
Agents' balances and bills receivable	1,063,579 99
Total ledger assets	$10,912,663 57

NON-LEDGER ASSETS.

Interest due and accrued	93,924 91
Reinsurance recoverable on paid losses	8,646 39
Gross assets	$11,015,234 87
Deduct assets not admitted	348,762 92
Total admitted assets	$10,666,471 95

LIABILITIES.

Net amount of unpaid claims	$ 325,848 43
Total unearned premiums	5,154,961 86
Dividends, due and unpaid	80,114 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated)	5,000 00
Federal, state and other taxes due or accrued (estimated)	50,000 00
Commissions, brokerage, etc., due or to become due	31,292 54
Special reserve fund	300,000 00
Funds held under reinsurance treaties	6,271 65
Income tax on salaries, withheld at source	175 00
Total liabilites, except capital stock	$ 5,953,573 48
Capital paid up in cash	1,000,000 00
Surplus over al liabilities, including capital stock	3,712,898 47
Total liabilities	$10,666,471 95

The American Insurance—*Concluded.*

INCOME.

Net cash received for premiums	$ 4,282,179 88
Interest and dividends	403,243 53
Rents	26,924 05
Agents' balances previously charged off	153 44
Gross profit on sale or maturity of bonds and stocks	694 09
Total income	$ 4,713,194 99

DISBURSEMENTS.

Net amount paid for claims	$ 2,226,143 01
Expenses of adjustment and settlement of losses	75,249 97
Interest or dividends to stockholders	280,000 00
Interests or dividends to policyholders	51 00
Commissions or brokerage	997,328 30
Salaries, $80,646.38; and expenses, $56,071.97, of special and general agents	136,718 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees	214,227 00
Rents	23,041 74
Underwriters' boards and tariff associations	29,875 54
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	31,950 46
Inspection and surveys	38,277 60
Taxes on real estate	9,268 59
State taxes on premiums, Insurance Department licenses and fees	98,298 05
All other licenses, fees and taxes	42,816 54
Agents' balances charged off	2,068 82
Decrease in liabilities during the year on account of reinsurance treaties	2,827 83
Gross loss on sale or maturity of bonds	2,241 36
Gross decrease by adjustment in book value of ledger assets	16,591 04
All other disbursements	103,776 28
Total disbursements	$ 4,330,751 48

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$595,931,659 00
Premiums thereon	5,890,651 10
Amount of policies terminated during the year	583,170,874 00
Premiums thereon	5,969,343 51
Net amount in force at December 31, 1915	986,632,456 00
Premiums thereon	9,667,112 84

UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Secretary—EDWARD E. HALL.

Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.

Principal Office—New York.

Chief Agent in Canada—E. D. HARDY.

Head Office in Canada—Ottawa.

(Formed April 20, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Commonwealth of Massachusetts, 1935, 3½ p.c.	$ 30,000 00	$ 27,900 00	
State of New York, 1960, 4 p.c.	25,000 00	25,500 00	
City of Toronto, 1948, 4 p.c.	21,900 00	17,739 00	
Total on deposit with Receiver General	$ 76,900 00	$ 71,139 00	
Carried out at market value			$ 71,139 00

Other Assets in Canada.

Interest accrued		1,463 00
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 925 55	
Sprinkler Leakage	966 68	
Total		1,892 23
Total assets in Canada		$ 74,494 23

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 95 67	
Net amount of sprinkler leakage claims, adjusted and unpaid	436 56	
Total net amount of unsettled claims		$ 532 23
Total reserve of unearned premiums, viz.:—		
Fire	$ 9,086 16	
Sprinkler Leakage	12,858 05	
Total, $21,944.21; carried out at 80 per cent.		17,555 37
Taxes due and accrued		500 00
Total liabilities in Canada		$ 18,587 60

American Lloyds—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Sprinkler Leakage.
	$ cts.	$ cts.
Gross cash received	21,344 17	13,759 53
Less return premiums	3,045 46	2,228 84
Net cash received	18,298 71	11,530 69

Net cash received for premiums for all classes of business	$ 29,829 40
Cash received for interest on investments	2,926 00
Total income in Canada	$ 32,755 40

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Sprinkler Leakage.
	$ cts.	$ cts.
Net payment for claims occurring in previous years	43 09	325 63
Paid for claims occurring during the year	1,533 54	6,815 99
Total net payment for claims	1,576 63	7,141 62

Total net payments for claims for all classes of business	$ 8,718 25
Commission and brokerage: fire, $6,404.55; other, $4,035.74	10,440 29
Taxes: fire, $342.77; other, $418.94	761 71
Total expenditure in Canada	$ 19,920 25

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914	138	4,529,394	17,644 84	263	2,712,383	22,775 87
Taken in 1915:—						
New	88	1,521,465	5,166 25	72	503,400	3,976 20
Renewed	122	3,766,735	14,485 40	169	1,423,900	9,715 23
Totals	348	9,817,594	37,296 49	504	4,639,683	36,467 30
Less ceased	178	4,863,490	18,760 83	210	1,754,200	11,810 32
Gross and net in force at end of 1915	170	4,954,104	18,535 66	294	2,885,483	24,656 98

Summary of net in force at end of 1915: No., 464. Amount, $7,839,587. Premiums, $43,192.64.

American Lloyds—*Concluded.*

General Business Statement for the Year ending December 31, 1915.

INCOME.

Total premium income	$ 223,654 30
Received for interest and dividends	33,295 02
Gross profit on sale or maturity of bonds	437 50
All other income	2,000 00
Total income	$ 259,386 82

DISBURSEMENTS.

Net amount paid for claims	$ 62,409 13
Expenses of adjustment and settlement of claims	1,444 88
Paid subscribers for interest or dividends	51,134 07
Commissions or brokerage	82,651 89
Inspections and surveys	351 40
Salaries of special and general agents	90 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,510 00
Underwriters' boards and tariff associations	1,698 98
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses	1,403 72
State taxes on premiums, Insurance Department licenses and fees	2,639 76
All other licenses, fees and taxes	2,358 70
All other disbursements	26,990 82
Total disbursements	$ 237,683 35

LEDGER ASSETS.

Book value of bonds	$ 814,204 69
Cash in trust companies and in banks	81,848 27
Agents' balances	33,134 34
Total ledger assets	$ 929,187 30

NON-LEDGER ASSETS.

Interest accrued	7,604 67
Gross assets	$ 936,791 97
Deduct assets not admitted	55,626 28
Total admitted assets	$ 881,165 69

LIABILITIES.

Net amount of unpaid claims	$ 25,016 78
Total unearned premiums	169,796 14
State, County and Municipal taxes, due and accrued	4,600 00
Underwriters' deposits	106,000 00
Total liabilities, excluding capital stock	$ 305,412 92
Surplus over all liabilities	575,752 77
Total liabilities	$ 881,165 69

RISKS AND PREMIUMS (Fire Risks).

Amount of policies written or renewed during the year	$60,136,049 00
Premiums thereon	326,532 67
Amount of policies terminated during the year	61,364,609 00
Premiums thereon	338,667 44
Net amount of policies in force at December 31, 1915	50,601,988 00
Premiums thereon	329,531 15

*ANGLO-AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Position vacant. Vice-President—A. C. HEIGHINGTON.

Manager and Secretary—J. W. RUTHERFORD.

Principal Office—Toronto.

(Incorporated March 13, 1899, by letters patent under the Ontario Insurance Act; amended in 1906. Commenced business March, 1899. Dominion license issued August 1, 1900.)

CAPITAL.

**Amount of joint stock capital authorized	$ 1,000,000
Amount subscribed for	136,960
Amount paid thereon in cash	76,876

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A)*		$ 126,933 36
Book value of stocks. *(For details, see Schedule B)*		157,415 00
Cash at head office		2,470 31
Cash in banks and Trust Co., viz.:—		
Royal Bank, Montreal	$ 2,123 14	
Royal Bank, Toronto	96 06	
Standard Bank, Toronto (including $10,132 49, drafts on agents)	19,210 20	
Union Bank, Toronto	44 89	
Union Trust Co., Toronto	27 76	
Union Trust Co., Winnipeg	9 85	
Total cash in banks and Trust Co.		21,511 90
Total ledger assets		$ 308,330 57
Deduct market value of bonds, debentures, and stocks under book value		173,850 81
		$ 134,479 76

OTHER ASSETS.

Interest accrued	437 76
Agents' balances and premiums uncollected ($31,198.44 on business prior to Oct. 1, 1915)	76,279 67
Amount due for reinsurance losses and rebates	15,551 40
Office furniture, $2,049.13; plans, $9,619 28	11,668 41
Bills receivable	1,303 34
Gross assets	$ 239,720 34
Deduct assets not admitted	50,00 000
Net assets	$ 189,720 34

*The license of this company was withdrawn Feb. 18, 1916, and the company has since gone into liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Co., Toronto, whereby all the outstanding Canadian policies of the company and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by that Company.

**An Act was passed by the Ontario Legislature at the session of 1906, the effect of which was to reduce the subscribed capital to $168,200, the amount paid thereon to $89,760, and the par value of the shares rom $100 to $40 each, the amount of capital authorized remaining as before, at $1,000,000.

ANGLO-AMERICAN—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of claims, unadjusted	$ 24,713 23
Reserve of unearned premiums, $163 671.41; carried out at 80 per cent.	130,937 12
Taxes due and accrued	1,600 00
Reinsurance premiums due	2,242 86
Auditors' fees	20 00
Borrowed money	15,500 00
Total liabilities in Canada	$ 175,013 21

(2) *Liabilities in other Countries.*

Net amount of claims, unadjusted	$ 24,000 00
Reserve of unearned premiums, $39,411.47, carried out at 80 per cent.	31,529 18
Reinsurance premiums due	375 29
Total liabilities in other countries	$ 55,904 47
Total liabilities in all countries (except capital stock)	$ 230,917 68
Surplus of liabilities over assets	$ 41,197 34
Capital stock paid in cash	76,876 00

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 246,541 27	$ 182,708 87	
Deduct reinsurances, $34,096.65; return premiums, $149,816.95	94,496 58	89,417 02	
Net cash received for said premiums	$ 152,044 69	$ 93,291 85	
Total net cash received for premiums in all countries			$ 245,336 54
Received for interest on investments			5,215 74
Total income			$ 250,552 28

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 37,673 46	$ 818 15	
Deduct reinsurances	1,030 44		
Net amount paid for claims occurring in previous years	$ 36,643 02	$ 818 15	
Amount paid for claims occurring during the year	$ 86,526 97	$ 49,159 83	
Deduct reinsurances	5,926 76	5,149 94	
Net amount paid for said claims	$ 80,600 21	$ 44,018 89	
Total net amount paid for claims	$ 117,243 23	$ 44,837 04	
Total net amount paid for claims in all countries			$ 162,080 27
Commission or brokerage			64,822 32
Salaries, home office, officials, $16,882.50; directors' fees, $1,881.17; travelling expenses: officials, $275.61; agents, $356 52; auditors' fees, $330			19,725 80
Taxes, $4,419.27; Government fees and licenses, $1,386 85			5,806 12
Miscellaneous expenditure, viz.:—General expenses, $2,339.78; postage, telegrams, telephones and express, $1,942.67; lighting, $31 84; rent, $1,500; advertising, $575.20; exchange, $300.88; inspections and surveys, $2,659 84; printing and stationery, $1,481.48; legal fees, $3,251.07			14,282 76
Total expenditure			$ 266,717 27

ANGLO-AMERICAN—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 308,995 56
Income as above	250,552 28
Total	$ 559,547 84
Expenditure as above	266,717 27
Balance, net ledger assets, December 31, 1915 ($308,330.57 less borrowed money $15,500)	$ 292,830 57

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 3,181 61
Amount of commission thereon	694 72
Amount of losses recovered from said companies	255 96
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $1,370.19; carried out at 80 per cent	1,096 16
Amount of losses due and recoverable from such companies	15,186 60
Amount of reinsurance premiums payable to such companies	49 16

ANGLO-AMERICAN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	25,781	36,216,573	442,211 39	1,300	2,119,745	39,826 52	27,081	38,336,318	482,037 91
Taken in 1915—									
New	8,756	12,294,419	171,206 64	6,925	13,940,586	178,451 38	15,681	26,235,005	349,658 02
Renewed	4,950	6,296,180	85,666 86	188	179,650	2,161 70	5,138	6,475,830	87,828 56
Totals	39,487	54,807,172	699,084 89	8,413	16,239,981	220,439 60	47,900	71,047,153	919,524 49
Less ceased	16,816	24,898,831	343,557 03	5,753	11,194,718	133,118 33	22,569	36,093,549	476,675 36
Gross in force at end of 1915	22,671	29,908,341	355,527 86	2,660	5,045,263	87,321 27	25,331	34,953,604	442,849 13
Less reinsured		1,518,095	16,355 09		539,711	9,954 67	.....	2,057,806	26,309 76
Net in force at end of 1915	22,671	28,390,246	339,172 77	2,660	4,505,552	77,366 60	25,331	32,895,798	416,539 37

ANGLO-AMERICAN—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
City of Lethbridge, 1916–1933, 5 p.c	$ 8,181 90	$ 8,357 23	$ 7,609 17
Town of Ingersoll, 1919, 4 p.c	10,726 26	10,757 48	10,189 95
Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c	40,393 33	41,585 37	35,546 13
Total on deposit with Receiver General	$ 59,301 49	$ 60,700 08	$ 53,345 25
Owned and held by the company.			
City of Grand Forks, 1919, 5 p.c	5,000 00	5,000 00	4,750 00
City of Moosejaw, 1916 to 1954, 5 p.c	4,787 40	5,124 28	4,452 28
City of St. Boniface, 1928, 5 p.c	6,000 00	5,917 92	5,580 00
Municipality of Lorne, 1917–1918, 5 p.c	1,000 00	1,000 00	980 00
Town of Kenora, 1926, 4½ p.c	3,417 59	3,387 35	3,041 66
Canadian Western Natural Gas, Light, Heat & Power Co. Ltd., 1st mtge. deb. stock, 1936, 5 p.c	2,053 73	2,053 73	1,848 36
Empire Loan Co., 1918, 5 p.c	20,000 00	20,000 00	20,000 00
International Steel Corp., Ltd., 1953, 5 p.c	25,000 00	23,750 00	. . .
Total par, book and market values	$ 126,560 21	$ 126,933 36	$ 93,997 55

SCHEDULE B.

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
11,383 shares Montreal-Canada Fire Ins. Co. (75 per cent paid)	$ 85,372 50	$ 139,915 00	$
100 shares Union Trust Co	10,000 00	17,500 00	16,500 00
Total par, book and market values	$ 95,372 50	$ 157,415 00	$ 16,500 00

ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HERBERT BROOKS.

Gen. Man. and Sec.—SAMUEL J. PIPKIN.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 2,200,000 =	$10,706,666 67
Amount paid thereon in cash	264,000 =	1,284,800 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 445,479 99

Other Assets in Canada.

Cash at head office		484 34
Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 22,497 62	
Union Bank of Canada, Winnipeg	30,000 82	
Total cash in banks		52,498 44
Interest accrued		4,997 69
Agents' balances and premiums uncollected ($8,676 46 on business prior to Oct. 1, 1915)		48,494 83
Office furniture, plans, etc.		5,000 00
Total assets in Canada		$ 556,955 29

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 27,589 80	
Net amount of claims, resisted, in suit	1,500 00	
Total net amount of unsettled claims		$ 29,089 80
Reserve of unearned premiums, $411,447.93, carried out at 80 per cent		329,158 34
Taxes due and accrued		5,000 00
Total liabilities in Canada		$ 363,248 14

INCOME IN CANADA.

Gross cash received for premiums	$ 597,120 43	
Deduct reinsurances, $7,047.94; return premiums, $74,098.09	81,146 03	
Net cash received for premiums		$ 515,974 40
Received for interest on securities (paid direct to head office)		19,058 61
Interest on bank deposits		417 33
Total income in Canada		$ 535,450 34

ATLAS—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 36,177 85	
Amount paid for claims occurring during the year	$ 275,492 77	
Deduct reinsurances	1,083 85	
Net amount paid for said claims	$ 274,408 92	
Total net amount paid for claims		$ 310,586 77
Commission or brokerage		103,888 06
Paid for:—Salaries, head office officials, $29,933.69; auditors' fees, $550; travelling expenses, $2,836.15		33,319 84
Taxes		12,508 80
Miscellaneous expenditure, viz.: Advertising, $1,056.29; rent, $5,296.37; maps and plans, $1,619.34; postage, express, telephones and telegrams, $1,288.32; underwriters' association and tariff charges, $5,476.82; stationery and printing, $2,859.53; legal fees, $12; fire departments, patrol and salvage corps assessments, $168.93; furniture and fixtures, $84; other charges, $3,442.07		21,303 67
Total expenditure in Canada		$ 481,607 14

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 67,985,695	$ 823,390 08
Taken during the year, new and renewed	46,970,299	598,555 06
Total	$114,955,994	$1,421,945 14
Deduct terminated	47,055,380	604,068 19
Gross in force at end of year	$ 67,900,614	$ 817,876 95
Deduct reinsured	1,019,887	11,547 59
Net in force at December 31, 1915	$ 66,880,727	$ 806,329 36

SCHEDULE A.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.
Canada inscribed stock, 1909/1934, 3½ p.c.	$ 184,933 33	$ 157,193 33
Canada reg'd stock, 1930/1950, 3½ p.c.	24,333 33	20,440 00
Prov. of Saskatchewan, 1923, 4 p.c.	48,666 67	44,286 66
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.	48,666 67	46,233 33
Victorian Govt. inscribed stock, 1919, 4 p.c.	58,400 00	55,480 00
City of Toronto, 1921, 4 p.c.	9,733 33	9,149 34
City of Toronto, 1936, 4 p.c.	38,933 33	32,704 00
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Prov. of Alberta), 1939, 4 p.c.	24,333 34	19,953 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.	48,666 67	35,040 00
Canada Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 511,666 67	$ 445,479 99

(For General Business Statement, see Appendix.)

BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. J. CHRISTIE.

Vice-Presidents—G. W. ALLAN and A. GOUZÉE.

Manager and Secretary—A. DEJARDIN.

Principal Office—Winnipeg.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	300,500 00
Amount paid thereon in cash	135,225 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$	68,064 62
Book value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		70,134 53
Cash in Union Bank of Canada, Winnipeg		56,573 25
Total ledger assets	$	194,772 40
Market value of bonds and debentures under book value		626 37
	$	194,146 03

OTHER ASSETS.

Interest due, $2,141.83; accrued, $3,588.93		5,730 76
Agents' balances and premiums uncollected		7,068 34
Plans, $1,281.71; furniture and fixtures, $589.31		1,871 02
Gross assets	$	208,816 15
Deduct assets not admitted		10,900 76
Net assets	$	197,915 39

LIABILITIES.

Net amount of claims, unadjusted	$	1,291 13
Reserve of unearned premiums, $34,630.94, carried out at 80 per cent		27,704 75
Reinsurance premiums		9,170 76
Due and accrued for auditors' fees		150 00
Taxes due and accrued		651 02
Total liabilities	$	38,967 66
Surplus of assets over liabilities	$	158,947 73
Capital stock paid in cash		135,225 00
Surplus over liabilities and capital	$	23,722 73

Beaver Fire — *Continued.*

INCOME.

Gross cash received for premiums	$ 89,170 02	
Deduct reinsurances, $48,214.93; return premiums, $10,011 83	58,226 76	
Net cash received for premiums		$ 30,943 26
Cash received for interest on investments		7,307 81
Total		$ 38,251 07
Received for calls on capital		15,025 00
Total income		$ 53,276 07

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 691 97	
Deduct reinsurances	443 00	
Net amount paid for said claims	$ 248 97	
Amount paid for claims occurring during the year	$ 4,111 35	
Deduct reinsurances	2,812 82	
Net amount paid for said claims	$ 1,298 53	
Total net amount paid for claims		$ 1,547 50
Dividends paid during the year		5,321 35
Commission or brokerage		−2,139 48
Salaries, H. O. officials		3,063 42
Taxes		1,015 63
Miscellaneous expenditure: Office furniture and fixtures, $35.; maps and plans, $343.05; postage, telegrams, telephones, express, printing, stationery and general expenses, $820.22; rents, $1,020; underwriters' boards, tariff assoc., $250.60; investment expenses, $30.75		2,499 62
Total expenditure		$ 11,308 04

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 152,804 37
Amount of cash income	53,276 07
Total	$ 206,080 44
Amount of cash expenditure	11,308 04
Balance, net ledger assets, at December 31, 1915	$ 194,772 40

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1914	1,896	$ 4,086,739	$ 69,604 66
Taken during the year, new and renewed	2,336	5,304,836	86,936 77
Total	4,232	$ 9,391,575	$ 156,541 43
Deduct terminated	553	2,519,637	37,432 06
Gross in force at end of year	3,679	$ 6,871,938	$ 119,109 37
Deduct reinsured		4,271,079	66,241 61
Net in force at December 31, 1915	3,679	$ 2,600,859	$ 52,867 76

Beaver Fire—*Concluded.*

Schedule A.

Bonds and debentures owned, viz.:—

On deposit with Receiver General—	Par value.	Book value.	Market value.
City of Brandon (Street Railway), 1952, 4½ p.c.	$ 10,000 00	$ 8,064 00	$ 8,200 00
City of Lethbridge, 1943, 5 p.c.	5,353 33	4,784 27	4,657 40
City of Medicine Hat, 1942, 5 p.c.	10,000 00	8,948 00	8,800 00
City of Prince Albert, 1943, 5 p.c.	15,000 00	13,411 50	13,050 00
Town of Swift Current, 1943, 5 p.c.	15,000 00	12,624 00	12,600 00
City of Weyburn, 1953, 5½ p.c.	10,000 00	8,902 00	8,800 00
Total on deposit with Receiver General	$ 65,353 33	$ 56,733 77	$ 56,107 40
Held by Company—			
Bellegarde Rural Telephone Co., 1930, 8 p.c.	10,500 00	10,900 76	10,900 76
Canadian War Loan (10 p.c. paid), 1925, 5 p.c.	25,000 00	2,500 00	2,500 00
Total par, book and market value	$ 100,853 33	$ 70,134 53	$ 69,508 16

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—E. F. GARROW.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37, Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the Company was extended to include hail insurance under the provisions of Section 81 of the Insurance Act, 1910. Commenced business in Canada June 19, 1835.)

CAPITAL.

Amount of joint stock capital authorized	$ 3,000,000 00
Amount subscribed	1,400,000 00
Amount paid thereon in cash	849,029 79
Amount of preferred stock paid up in cash	550,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the Company, viz.:—		
Company premises, corner Front and Scott streets, Toronto		$ 236,850 71
Amount secured by way of loans on real estate, by bond or mortgage, first liens		4,200 00
Book value of bonds and debs. *(For details, see Schedule A)*		1,494,220 30
Book value of stocks *(For details see Schedule B)*		139,313 00
Cash at head office		526 24
Cash in banks, viz.:—		
Canadian Bank of Commerce, London, Eng.	$ 43,430 24	
Canadian Bank of Commerce, New York, $282,011.47; less overdraft Toronto Branch, $133,303.23	148,708 24	
Corn Exchange National Bank, Chicago	15,244 03	
United States Mortgage and Trust Co., New York	55,999 29	
Total cash in banks		263,381 80
Total ledger assets		$ 2,138,492 05

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	6,933 34
Interest accrued	28,775 17
Rents due	326 67
Agents' balances and premiums uncollected ($11,257 18 on business written prior to Oct. 1, 1915)	351,969 85
Bills receivable	238 72
Plans	7,958 38
Due for reinsurance losses	1,616 99
Total assets	$ 2,536,311 17

BRITISH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted ($10,345 accrued prior to 1915)	$ 38,234 20	
Net amount of inland and ocean claims, unadjusted	24,577 00	
Total net amount of unsettled claims		$ 62,811 20
Reserve of unearned premiums, viz.:—		
Fire	$ 514,943 55	
Inland Navigation	13 42	
Marine (ocean)	2,590 91	
Total, $523,547.88; carried out at 80 per cent.		418,838 30
Dividends declared and due, but unpaid		25,207 10
Taxes due and accrued		12,928 74
Reinsurance premiums due		59,363 44
Other liabilities		644 83
Total liabilities in Canada		$ 579,793 61

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted	$ 159,765 04	
Net amount of fire claims, resisted, in suit	9,052 00	
Total net amount of unsettled fire claims ($17,970.93 accrued prior to 1915)	$ 168,817 04	
Net amount of inland and ocean claims, unadjusted	2,979 00	
Net amount of ocean claims, unadjusted	1,946 66	
Total net amount of unsettled claims		$ 173,742 70
Reserve of unearned premiums, fire, $1,188,694.36, carried out at 80 per cent.		950,955 48
Taxes due and accrued		16,649 95
Due and accrued for salaries, rent, etc.		3,500 00
Reinsurance premiums due		8,164 12
Total liabilities in other countries		$ 1,153,012 25
Total liabilities (excluding capital stock) in all countries		$ 1,732,805 86
Excess of assets over liabilities		$ 803,505 31
Capital stock paid in cash		1,399,029 79

INCOME.

Premiums.	Class of Business.					
	Fire.		Inland and Ocean.		Hail.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	825,022 47	2,194,197 63	106,410 40	91,474 23	111,587 77	
Less reinsurance	184,460 24	476,563 21		5,842 76	26,884 16	
Less return premiums	133,827 41	313,426 20	332 49	316 74	435 81	
Total deduction	318,287 65	789,989 41		6,159 50	27,319 97	
Net cash received	506,734 82	1,404,208 22	106,077 91	85,314 73	84,267 80	

Net cash received for premiums for all classes of business	$ 2,186,603 48
Cash received for interest on investments	61,713 85
Rents	7,070 06
Total income	$ 2,255,387 39

BRITISH AMERICA—*Continued.*

EXPENDITURE.

Claims.	Class of Business.				
	Fire.		Hail	Marine and Inland.	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	62,163 62	168,355 10			
Deduct savings, salvage, and reinsurance	13,171 61	39,427 34			
Net payment for said claims	48,992 01	128,927 76			
Paid for claims occurring during the year	302,810 08	809,972 65	56,408 43		
Less savings and salvage		61,775 66			
Less reinsurance	67,107 51	132,100 14	16,314 00		
Total deduction		193,875 80			
Net payment for said claims	235,702 57	616,096 85			
Total net payment for claims	284,694 58	745,024 61	40,094 43	48,715 66	62,041 46

Total net payments for claims for all classes of business	$ 1,180,570 74
Dividends paid stockholders	38,500 00
Commission and brokerage	467,914 30
Taxes	60,205 74
Salaries, fees and travelling expenses:—Salaries: Head office, $56,408.30; general and special agents, $71,626.52. Fees, Directors, $11,379.09; auditors, $632.41	140,046 32
Miscellaneous expenditure, viz.: Advertising, $6,884 15; fire departments, patrol and salvage corps assessments, etc., $848.44; furniture and fixtures, $2,389.45; inspections and surveys, $49,545.02; legal expenses, $1,604.47; maps and plans, $6,219.11; postage, telegrams, telephones and express, $13,997.56; printing and stationery, $18,770.22; rents, $12,522.65; underwriters' boards, associations, etc., $29,449.15; exchange, $1,426.28; sundries, $2,028.37	145,684 87
Total expenditure	$ 2,032,921 97

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914		$ 1,935,009 17
Income as above		2,255,387 39
Total		$ 4,190,396 56
Expenditure as above	$ 2,032,921 97	
Amount of depreciation in securities	18,982 54	
		2,051,904 51
Balance, net ledger assets, at December 31, 1915		$ 2,138,492 05

British America—*Continued.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 108,053 23
Commission thereon, $26,785.17; losses recovered, $62,461.45	89,246 62
Reserve of unearned premiums, $62,588 49; carried out at 80 per cent	50,070 79
Amount of losses recoverable from such companies	11,124 50
Amount of reinsurance premiums payable to such companies	9,057 49
Amount of cash or other securities held as security for recovery of losses, etc.	53,461 36

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	103,743,014	1,144,938 47	345,420,483	2,839,140 68	449,163,497	3,984,079 15
Taken in 1915, new and renewed	77,840,123	843,500 34	308,022,009	2,392,382 97	385,862,132	3,235,883 31
Totals	181,583,137	1,988,438 81	653,442,492	5,231,523 65	835,025,629	7,219,962 46
Less ceased	78,986,687	900,969 16	278,618,046	2,217,055 27	357,604,733	3,118,024 43
Gross in force at end of 1915	102,596,450	1,087,469 65	374,824,446	3,014,468 38	477,420,896	4,101,938 03
Less reinsured	17,093,917	193,071 16	76,435,837	629,376 24	93,529,754	822,447 40
Net in force at end of 1915	85,502,533	894,398 49	298,388,609	2,385,092 14	383,891,142	3,279,490 63

SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Inland Marine.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross taken in 1915, new and renewed	1,071,491	9,297 42	2,127,269	16,504 00	3,198,760	25,801 42
Less ceased	1,067,011	9,270 59	1,589,455	3,529 20	2,656,466	12,799 79
Gross in force at end of 1915	4,480	26 83	537,814	12,974 80	542,294	13,001 63
Less reinsured			299,482	5,570 17	299,482	5,570 17
Net in force at end of 1915	4,480	26 83	238,332	7,404 63	242,812	7,431 46

British America—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Marine.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	1,064,471	7,436 16	555,333	10,706 66	1,619,804	18,142 82
Taken in 1915, new and renewed	21,779,759	106,137 41	4,137,020	84,457 22	25,916,779	190,594 63
Totals	22,844,230	113,573 57	4,692,353	95,163 88	27,536,583	208,737 45
Less ceased	21,644,250	104,982 66	3,895,622	88,282 88	25,539,872	193,265 54
Gross and net in force at end of 1915	1,199,980	8,590 91	796,731	6,881 00	1,996,711	15,471 91

SUMMARY OF RISKS AND PREMIUMS.—Concluded.

Risks and Premiums.	Hail.	
	In Canada.	
	Amount.	Premiums.
	$	$ cts.
Gross taken in 1915, new	1,771 663	110,799 51
Less ceased	1,771,663	110,799 51

Summary of net in force at end of 1915. Amount $386,130,665. Premiums $3,302,394.

Schedule A.

Bonds and debs. owned by the company:— *On deposit with Receiver General.*	Par value.	Book value.	Market value.
Governments—			
Province of New Brunswick, 1938, 3 p.c.	$ 5,840 00	$ 4,263 20	$ 4,263 20
Province of New Brunswick, 1921, 4 p.c.	10,000 00	9,500 00	9,500 00
Cities—			
Kamloops, 1922, 5 p.c.	4,000 00	3,760 00	3,760 00
London, 1921, 4 p.c.	9,000 00	8,370 00	8,370 00
Montreal, 1925, 4 p.c.	5,000 00	4,550 00	4,550 00
Nanaimo, 1922, 5 p.c.	9,000 00	8,460 00	8,460 00
St. Catharines, 1919, 4 p.c.	15,000 00	14,250 00	14,250 00
Vancouver, 1945, 4 p.c.	3,000 00	2,280 00	2,280 00
Winnipeg, 1938, 3½ p.c.	8,000 00	6,240 00	6,240 00
Winnipeg, 1917, 4 p.c.	1,000 00	980 00	980 00
Miscellaneous—			
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General	$ 91,240 00	$ 84,053 20	$ 84,053 20
Mexican Government redeemable bonds, 1920, 5 p.c., deposited in Mexico	$ 25,000 00	$ 18,750 00	$ 18,750 00

British America—*Continued.*

SCHEDULE A—*Concluded.*

Held with Insurance Departments or with Trustees in the United States.

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada External War Loan, 1925, 5 p.c.	$ 7,500 00	$ 7,312 50	$ 7,312 50
Anglo-French External War Loan, 1920, 5 p.c.	12,000 00	11,280 00	11,640 00
Province of Ontario, 1920, 5 p.c.	20,000 00	19,800 00	20,000 00
Province of Saskatchewan, 1919, 5 p.c.	25,000 00	24,500 00	24,500 00
Mecklenburg Co. North Carolina, 1936, 5 p.c.	5,000 00	5,250 00	5,250 00
New Mexico Highway, 1928, 4 p.c.	10,000 00	9,756 00	9,756 00
Province of Manitoba, 1930, 4 p.c.	5,000 00	4,350 00	4,350 00
New York State, 1958, 4 p.c.	5,000 00	5,150 00	5,100 00
Porto Rico Reg'd bonds (1909 series), 1932, 4 p.c.	10,000 00	10,000 00	10,000 00
Cities—			
Atlanta, Ga., (School) 1929-1930, 4½ p.c.	10,000 00	10,200 00	10,300 00
Brooklyn, N.Y., 1936, 3½ p.c.	30,000 00	27,600 00	27,300 00
Cleveland, Ohio, 1923, 4 p.c.	100,000 00	102,000 00	100,000 00
Kingston, Ont., 1919-1925, 4½ p.c.	20,000 00	19,164 00	19,000 00
London, 1921, 4 p.c.	15,000 00	13,950 00	13,950 00
New York, 1919, 3½ p.c.	170,000 00	166,600 00	168,300 00
New York, 1941, 3½ p.c.	5,000 00	4,500 00	4,500 00
New York, 1959, 4 p.c.	68,000 00	66,640 00	66,640 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,300 00
Richmond, Va., 1924, 4 p.c.	25,000 00	24,250 00	24,500 00
Richmond, Va., 1927, 4 p.c.	1,300 00	1,248 00	1,261 00
Riverside, Cal., 1923-1935, 5 p.c	25,000 00	26,290 00	25,750 00
Toledo, Ohio, 1919, 4½ p.c.	10,000 00	10,200 00	10,200 00
Victoria, 1923, 4½ p.c.	140,000 00	127,400 00	130,200 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,350 00	5,350 00
County—			
Greenville Co., S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,000 00
Railways—			
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.	40,393 34	32,718 60	35,546 14
Chicago, Milwaukee, St. Paul Ry.,2014, 5 p.c.	1,200 00	1,296 00	1,284 00
Duluth, Rainy Lake and Winnipeg Ry., 1st Mtge., 1916, 5 p.c.	55,000 00	55,000 00	54,450 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.	64,000 00	60,800 00	61,440 00
Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c.	22,000 00	20,900 00	19,800 00
West Shore Ry. 1st mort., 2361, 4 p.c.	12,000 00	11,040 00	11,040 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1916, 4 p.c.	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1917, 4 p.c.	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power 1st mort., 1946, 5 p.c.	51,000 00	49,980 00	50,490 00
Toronto General Trusts Corp'n Investment Receipt, 1918, 5 p.c.	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1918, 4½ p.c.	50,000 00	50,000 00	50,000 00
Totals with Ins. Depts. or with Trustees in United States	$1,406,393 34	$1,371,825 10	$1,376,509 64

Held by the Company.

Bonds—			
Chicago, Milwaukee and St. Paul Ry., 1932, 4½ p.c.	$ 2,100 00	$ 2,142 00	$ 2,142 00
Canada Perm. Mtge. Corp., 1917, 4½ p.c.	12,500 00	12,500 00	12,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c.	5,000 00	4,950 00	4,950 00
Totals held by Company	$ 19,600 00	$ 19,592 00	$ 19,592 00
Total par, book and market values of bonds and debs.	$1,542,233 34	$1,494,220 30	$1,498,904 84

British America—*Concluded.*

Schedule B.

Held with Insurance Departments or with Trustees in United States.

Stocks-	Par value.	Book value.	Market value.
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock)	$ 10,000 00	$ 13,500 00	$ 13,200 00
43 shares Illinois Central Ry. (common stock)	4,300 00	4,644 00	4,644 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock)	10,000 00	12,500 00	12,300 00
216 shares Great Northern Ry. (preferred stock)	21,600 00	27,432 00	27,216 00
Totals held with Ins. Depts. or with Trustees in United States	$ 45,900 00	$ 58,076 00	$ 57,360 00

Held by Company.

Stocks—			
110 shares Dominion Savings and Invt. Soc.	$ 5,500 00	$ 4,345 00	$ 4,345 00
7,412 shares Western Assurance Co. stock	148,240 00	74,120 00	77,084 80
22 shares Great Northern Ry. (preferred stock)	2,200 00	2,772 00	2,772 00
Totals held by Company	$ 155,940 00	$ 81,237 00	$ 84,201 80
Total par, book and market values	$ 201,840 00	$ 139,313 00	$ 141,561 80

BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Hon. C. É. DUBORD.

Vice-President—J. B. MORISSETTE.

Managing Director and Secretary—THEODORE MEUNIER.

Treasurer—I. L. LAFLEUR.

Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,000,000 00
Amount paid thereon in cash	218,877 50

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 12,000 00
Book value of bonds and debs. *(For details, see Schedule A.)*		136,899 83
Cash at head office and branches		4,642 96
Cash in banks, viz.:—		
Imperial Bank of Canada, Montreal	$ 39,158 15	
Less cheque outstanding	12,354 66	
Net cash in Imperial Bank of Canada, Montreal	$ 26,803 49	
Imperial Bank of Canada, Winnipeg	2,048 99	
Banque Nationale, Quebec	48,117 95	
Total cash in banks (including $886.21 drafts on agents)		76,970 43
Advances to inspectors and special agents		751 68
Total ledger assets		$ 231,264 90
Deduct market value of bonds and debentures under book value		9,827 37
		$ 221,437 53

OTHER ASSETS.

Interest accrued	2,223 50
Agents' balances and premiums uncollected ($4,584.58 was on business prior to Oct. 1, 1915)	16,283 88
Agents' balances and premiums uncollected (specially secured)	1,031 30
Office furniture and fixtures, $3,070.08; maps and plans, $6,656.68	9,726 76
Bills receivable held by the Company	2,175 00
Total assets	$ 252,877 97

British Colonial—*Continued.*

LIABILITIES.

Net amount of claims adjusted and unpaid	$ 1,519 16	
Net amount of claims, unadjusted	6,223 20	
Net amount of claims, resisted, not in suit	600 00	
Total net amount of unsettled claims		$ 8,342 36
Reserve of unearned premiums, $100,326.25; carried out at 80 per cent		80,261 00
Reserve of unlicensed reinsurance premiums, unsecured		9,652 86
Taxes due and accrued		1,000 00
Held in trust for unlicensed treaty company		21,096 66
Total liabilities		$ 120,352 88
Excess of assets over liabilities		$ 132,525 09
Capital stock paid in cash		218,877 50

INCOME.

Gross cash received for premiums	$ 159,465 27	
Deduct reinsurances, $56,496.65; return premiums, $38,246.51	94,743 16	
Net cash received for premiums		$ 64,722 11
Received for interest on investments		8,299 15
Received for premium on capital stock		29,650 00
Total		$ 102,671 26
Received for calls on capital		48,527 50
Total income		$ 151,198 76

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 14,196 96	
Deduct reinsurances	4,931 93	
Net amount paid for said claims	$ 9,265 03	
Amount paid for claims occurring during the year	$ 105,256 37	
Deduct reinsurances	36,798 13	
Net amount paid for said claims	$ 68,458 24	
Total net amount paid for claims		$ 77,723 27
Commission or brokerage		10,149 27
Salaries—H. O. officials, $20,726.26; auditors' fees, $277.50; travelling expenses, officials, $4,248.39; agents, $4,066.35		29,318 50
Taxes		5,186 41
Miscellaneous expenditure:—Advertising, $2,530.28; furniture and fixtures, $546.86; legal fees, $2,962.50; maps and plans, $1,544.97; postage, telegrams, telephones and express, $3,103.74; printing and stationery, $2,564.13; rents, $3,587.60; light, $91.28; office expenses, $2,102.82; exchange, $140.98; commission on sale of capital stock, $14,825; Underwriters' boards, tariff associations, etc., $1,531.92		35,532 08
Total expenditure		$ 157,909 53

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1914	$ 216,879 01
Amount of cash income	151,198 76
Total	$ 368,077 77
Amount of expenditure	157,909 53
Balance, net ledger assets ($231,264.90 less deposit of reinsuring Co., $21,096.66), December 31, 1915	$ 210,168 24

BRITISH COLONIAL—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 56,333 67
Amount of commission thereon	12,538 34
Amount of losses recovered from said companies	41,730 06
Reserve of unearned premiums reinsured in unlicensed companies, $32,898.18; carried out at 80 per cent	26,318 54
Amount of losses recovcrable from said companies	4,430 98
Amount of cash or other securities held as security for recovery of losses, etc	21,096 66

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	8,888	$ 28,038,043	$ 295,620 40
Taken during the year—new and renewed	6,551	9,227,747	144,266 14
Total	15,439	$ 37,265,790	$ 439,886 54
Deduct terminated	4,869	16,743,623	119,570 55
Gross in force at end of year	10,570	$ 20,522,167	$ 320,315 99
Deduct reinsured		5,301,687	79,608 63
Net in force at December 31, 1915	10,570	$ 15,220,480	$ 240,707 36

SCHEDULE A.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Town of Ste. Anne de Bellevue, 1951, 5 p.c.	$ 10,000 00	$ 10,552 68	$ 8,900 00
Town of Joliette, 1941, 4½ p.c.	10,000 00	10,200 00	8,400 00
Village of Ste. Rose, 1954, 6 p.c.	10,000 00	9,750 00	10,100 00
Village of Ste. Rose, School, 1940, 4½ p.c.	18,000 00	18,000 00	13,860 00
Village of Villeraye, School, 1951, 5½ p.c.	17,000 00	19,429 30	15,810 00
Total on deposit with Receiver General	$ 65,000 00	$ 67,931 98	$ 57,070 00

Held by Company.

City of Regina, 1931, 4½ p.c.	$ 18,000 00	$ 15,448 60	$ 15,840 00
Town of Ponoka, 1916-1932, 5 p.c.	3,850 10	3,139 92	3,311 09
Municipality of Brenda (g'teed by Prov. of Man.), 1930, 4 p.c.	10,000 00	8,713 00	8,600 00
Municipality of Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c	5,000 00	4,356 00	4,300 00
Arcola, Sask., S.D., 1916-1942, 5 p.c.	14,400 04	12,361 32	12,528 03
Edmonton, Alta., S.D., 1916-1951, 4½ p.c.	13,500 00	10,580 00	11,475 00
Prince Albert School, 1921, 5 p.c.	1,566 67	1,369 00	1,488 33
Prince Albert School, 1928, 5 p.c.	1,566 67	1,369 00	1,410 00
St. Louis, Alta., R.C.S., 1916-1941, 5 p.c.	13,000 01	11,631 01	11,050 01
Total held by company	$ 80,883 49	$ 68,967 85	$ 70,002 46
Total par, book and market values	$ 145,883 49	$ 136,899 83	$ 127,072 46

*THE BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

STATMENT FOR THE TERM ENDING DECEMBER 31, 1915.

Chairman—F. H. BOOTH.

Secretary—JOHN GARDINER.

Principal Office—London, Eng.

Chief Agent in Canada—R. J. DALE.

Head Office in Canada—Montreal.

(Incorporated 1904. Dominion license issued July 22, 1915.)

CAPITAL.

Amount of joint stock capital authorized	£ 600,000	$2,880,000 00
Amount subscribed	580,002	2,784,009 60
Amount paid in cash	345,002	1,656,009 60

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Securities on deposit with Receiver General, viz.:—			
British Government Treasury Bills, 1916	$ 97,333 33	$ 97,333 33	
Carried out at market value			$ 97,333 33
Other Assets in Canada.			
Bonds and debentures held by Company, viz.:—	Par value.	Market value.	
Dominion of Canada reg'd stock, 1930, 1950, 3½ p.c.	$ 9,733 33	$ 8,176 00	
Province of Nova Scotia, 1945, 3½ p.c.	14,600 00	11,095 99	
Cities—			
Edmonton, 1929, 4½ p.c.	14,600 00	12,848 00	
Toronto, 1920, 4 p.c.	12,166 67	11,558 34	
Toronto, 1936, 4 p.c.	9,733 33	8,176 00	
Total par and market values	$ 60,833 33	$ 51,854 33	
Carried out at market value			51,854 33
Cash at head office in Canada			3,518 34
Interest accrued			112 35
Agents' balances and premiums uncollected			7,847 50
Office furniture and plans			6,393 30
Total assets in Canada			$ 167,059 15

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 244 00	
Net amount of claims, unadjusted	5,483 40	
Total net amount of unsettled claims		$ 5,727 40
Reserve of unearned premiums, $71,411.93; carried out at 80 per cent.		57,129 54
Taxes due and accrued		697 15
Total liabilities in Canada		$ 63,554 09

*This Company transacted business in Canada under Provincial licenses from May, 1912, until July 22, 1915. During the three years 1912 to 1914 the Company's net premium income in Canada amounted to $261,402.24 and the net losses and expenses paid to $205,611.89. The statement here given includes the entire business for the year 1915.

THE BRITISH DOMINIONS GENERAL—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 138,060 43	
Deduct reinsurances and return premiums	41,604 35	
Net cash received for premiums		$ 96,456 08
Received for interest and dividends		6,023 01
Total income in Canada		$ 102,479 09

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 41,769 23	
Amount paid for claims occurring during the year	$ 16,257 53	
Deduct savings, salvage and reinsurances	129 17	
Net amount paid for said claims	$ 16,128 36	
Total net amount paid for claims		$ 57,897 59
Commission or brokerage		27,867 42
Salaries H. O. officials, $3,833.30; auditors' fees $49; travelling expenses officials, $1,033.25		4,915 55
Taxes		2,989 04
Miscellaneous expenditure, viz.:—Advertising $447.54; fire departments, patrol and salvage corps assessments, etc., $10; inspections and surveys, $20.25; legal fees, $247.42; maps and plans, $1,874 73; postage, telegrams, telephones and express, $559.19; printing and stationery, $907.13; underwriters' boards, tariff associations, etc., $1,956.34; exchange, $121.72; mercantile agency, $187.50; insurance on securities, $794 88; adjusting, $1,238.69		8,365 39
Total expenditure in Canada		$ 102,034 99

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of year	$ 12,649,940	$ 163,895 09
Taken during the year, new	10,859,463	120,881 25
Renewed	1,021,245	11,003 98
Total	$ 24,530,648	$ 295,780 32
Deduct terminated	12,184,091	151,220 27
Gross in force at Dec. 31, 1915	$ 12,346,557	$ 144,560 05
Deduct reinsured	5,000	42 50
Net in force at Dec. 31, 1915	$ 12,341,557	$ 144,517 55

(*For General Business Statement, see Appendix.*)

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HON. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. FOSTER.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company", and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	594,400 00
Amount paid thereon in cash	238,573 20

(*For List of Shareholders, see Appendix.*)

ASSETS.

Loans on mortgages on real estate, first liens		$ 88,775 52
Book value of bonds and debs. (*For details, see Schedule A*)		95,966 69
Book value of stocks (*For details, see Schedule B*)		60,000 00
Cash at head office		3,884 40
Cash in bank and Trust Company:—		
Merchants Bank, Winnipeg	$ 35,603 95	
British Columbia Trust Corp., Vancouver	2,000 00	
Total cash in bank and Trust Company		37,603 95
Total ledger assets		$ 286,230 56
Deduct market value of bonds and stocks under book value		21,127 34
		$ 265,103 22

OTHER ASSETS.

Interest accrued	3,320 47
Agents' balances and premiums uncollected	8,707 62
Office furniture and fixtures, $2,000; plans, $3,800	5,800 00
Due for reinsurance losses	6,281 02
Reinsurance premiums	6,700 35
Gross assets	$ 295,912 68
Deduct assets not admitted	4,922 72
Net assets	$ 290,989 96

The British Northwestern—*Continued.*

LIABILITIES.

Total net amount of claims, unadjusted	$ 2,135 00
Reserve of unearned premiums, $42,996.36; carried out at 80 per cent	34,397 08
Dividend declared and due, unpaid	60 25
Taxes due and accrued	525 00
Reinsurance premiums due	1,517 41
Reinsurance accounts due	8,052 98
Total liabilities	$ 46,687 72
Excess of assets over liabilities	$ 244,302 24
Capital stock paid in cash	238,573 20
Surplus over liabilities and paid up capital	$ 5,729 04

INCOME.

Gross cash received for premiums	$ 86,351 06	
Deduct reinsurances, $18,328.72; return premiums, $18,069.47	36,398 19	
Net cash received for said premiums		$ 49,952 87
Received for interest on investments		11,899 30
Received for premium on capital stock		100 00
Total		$ 61,952 17
Received on account of capital stock		6,166 00
Total income		$ 68,118 17

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 11,406 76	
Deduct reinsurances	4,501 89	
Net amount paid for said claims	$ 6,904 87	
Amount paid for claims occurring during the year	$ 39,796 92	
Deduct reinsurances	14,080 01	
Net amount paid for said claims	$ 25,716 91	
Total net amount paid for claims		$ 32,621 78
Commission or brokerage		7,347 28
Salaries, $7,494.30; auditors' fees, $200; travelling expenses, $1,543.20		9,237 50
Taxes		2,261 72
Miscellaneous expenditure: Advertising, $521.86; adjustment fees, $820.15; legal fees, $530.83; maps and plans, $571.95; postage, telegrams, telephones and express, $634.90; printing and stationery, $600.83; rents, $660; board and tariff associations, $804.81; stock selling costs, $504.99; furniture and fixtures, $22; charges, $873.42		6,545 74
Total expenditure		$ 58,014 02

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 276,126 41
Amount of cash income, as above	68,118 17
Total	$ 344,244 58
Amount of expenditure as above	58,014 02
Balance, net ledger assets, December 31, 1915	$ 286,230 56

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1914	5,766	$ 7,490,760	$ 130,176 81
Taken during the year, new and renewed	3,288	4,520,073	83,070 47
Total	9,054	$ 12,010,833	$ 213,247 28
Deduct terminated	3,845	5,537,941	99,409 20
Gross in force at end of year	5,209	$ 6,472,892	$ 113,838 08
Deduct reinsured		1,444,213	26,636 57
Net in force at December 31, 1915	5,209	$ 5,028,679	$ 87,201 51

The British Northwestern—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz.:—

	Par and Book value.	Market value.
Bannatyne, Man., S. D., 1931, 5 p.c.	$ 5,000 00	$ 4,200 00
Prince Albert S. D., 1922-1928, 5 p.c.	10,966 69	10,089 35
Saskatoon S. D., 1953, 5 p.c.	20,000 00	16,800 00
*Home Investment and Savings Association, 1917, 5 p.c.	55,000 00	55,000 00
Standard Trusts Co., 1916, 5 p.c.	5,000 00	5,000 00
Total par, book and market values	$ 95,966 69	$ 91,089 35

Schedule B.

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
400 shares Canada West Securities Corp	$ 40,000 00	$ 50,000 00	$ 40,000 00
50 shares Wm. Pearson Co., Ltd. (preferred)	5,000 00	10,000 00	3,750 00
Total par, book and market values	$ 45,000 00	$ 60,000 00	$ 43,750 00

*On deposit with Receiver General.

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ROBERT CHAPMAN.

Secretary—R. HILL STEWART.

Principal Office—Edinburgh, Scot.

Chief Agent in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$ 4,866,666 67
Amount subscribed, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500	523,166 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General *(For details, see Schedule A)*		$ 431,310 94

Other Assets in Canada.

Cash in banks:—		
Molsons Bank, Montreal (Manager's account)	$ 6,033 30	
Molsons Bank, Montreal (deposit account)	25,125 09	
Sterling Bank of Canada, Winnipeg (N. W. Branch)	4,088 01	
Total cash in banks		35,246 49
Agents' balances and premiums uncollected ($3,569.22 was on business issued prior to Oct. 1, 1915)		41,005 66
Maps and plans, $10,000; office furniture, $1,350		11,350 00
Total assets in Canada		$ 518,913 00

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 18,419 65	
Net amount of claims, resisted in suit	12,000 00	
Total net amount of unsettled claims ($14,500 accrued in previous years)		$ 30,419 65
Reserve of unearned premiums, $362,689.13; carried out at 80 per cent		290,151 30
Taxes due and accrued		7,788 58
Total liabilities in Canada		$ 328,359 53

INCOME IN CANADA.

Gross cash received for premiums	$ 504,516 75	
Deduct reinsurances, $15,145.99; return premiums, $56,213.69	71,359 68	
Net cash received for premiums		$ 433,157 07
Interest on deposit paid direct to head office		17,956 55
Interest on bank account, etc		2,807 04
Total income in Canada		$ 453,920 66

CALEDONIAN—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 23,057 27	
Deduct savings and salvages, $11.40; reinsurances, $786.89	798 29	
Net amount paid for said claims	$ 22,258 98	
Amount paid for claims occurring during the year	$ 223,976 28	
Deduct reinsurances	9,152 07	
Net amount paid for said claims	$ 214,824 21	
Total net amount paid for claims		$ 237,083 19
Commission or brokerage		83,960 54
Salaries, manager, branch manager and staff, $25,496.04; auditors' fees, $500; travelling expenses (officials), $3,240.43		29,236 47
Paid for taxes, including war taxes		11,873 44
Miscellaneous expenditure:, viz.: Printing and stationery, $1,796.95; advertising, $481.06; postage and telegrams, $1,670.30; maps and plans, $1,992.37; legal expenses, $165.78; charges, telephone, express, etc., $1,794.40; rents, $4,382; underwriters' tariff associations, etc., $5,208.41; furniture and fixtures, $154.40		17,645 67
Total expenditure in Canada		$ 379,799 31

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	37,290	$ 66,510,344	$ 741,167 62
Policies taken during the year—new and renewed	18,037	43,763,253	499,818 52
Total	55,327	$110,273,597	$1,240,986 14
Deduct terminated	19,236	43,090,110	508,359 30
Gross in force at end of year	36,091	$ 67,183,487	$ 732,626 84
Deduct reinsured		1,595,081	17,646 70
Net in force at December 31, 1915	36,091	$ 65,588,406	$ 714,980 14

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—	Par value.	Market value.
South Australian Govt. Scrip. Cert., 1921/1923, 5 p.c.	$ 48,666 67	$ 48,666 67
Cities—		
Calgary, 1927, 4½ p.c.	15,000 00	13,500 00
Edmonton, 1932, 4½ p.c.	11,680 00	10,044 80
Edmonton, 1952, 4½ p.c.	8,760 00	7,008 00
Hamilton, 1934, 4 p.c.	48,666 67	41,366 67
Montreal perm. deb. stock, 3 p.c.	15,086 67	9,052 00
Montreal stock, 1932, 4 p.c.	48,666 66	41,853 33
Montreal (St. Henri), 1953, 4½ p.c.	30,000 00	26,400 00
Montreal (St. Louis), 1948, 4½ p.c.	10,000 00	8,800 00
Toronto, 1924, 4 p.c.	13,972 20	12,854 42
Toronto, 1925, 4 p.c.	38,933 33	35,429 33
Municipality of Point Grey, 1960, 4½ p.c.	21,413 33	16,702 40
Schools—		
Montreal R. C. S., 1926, 4 p.c.	15,000 00	13,050 00
Quebec R. C. S., 1947, 4½ p.c.	15,000 00	12,750 00
Miscellaneous—		
Acadia Loan Corp., 1916, 4½ p.c.	9,733 33	9,733 33
Acadia Loan Corp., 1917, 4½ p.c.	14,600 00	14,600 00
Canada Landed and National Inv. Co., 1918, 4½ p.c.	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1919, 4½ p.c.	12,166 67	12,166 67
Central Canada Loan and Savings Co., 1920, 5 p.c.	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c.	24,333 33	24,333 33
Toronto Mtge. Co., 1917, 4½ p.c.	14,600 00	14,600 00
Toronto Mtge. Co., 1918, 4½ p.c.	12,166 67	12,166 67
Toronto Mtge. Co., 1919, 4½ p.c.	9,733 33	9,733 33
Total on deposit with Receiver General	$ 474,678 85	$ 431,310 94

(*For General Business Statement, see Appendix.*)

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. T. NIEBLING.

Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—A. W. Ross.

Head Office in Canada—Vancouver.

(Incorporated 1861. Dominion license issued November 18, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 51,990 00

Other Assets in Canada.

Interest accrued	1,187 50
Agents' balances and premiums uncollected ($4,933.90 was on business prior to Oct. 1, 1915)	11,487 83
Total assets in Canada	$ 64,665 33

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 1 03	
Net amount of claims, unadjusted	163 33	
Total net amount of unsettled claims		$ 164 36
Reserve of unearned premiums, $26,004.28; carried out at 80 per cent		20,803 42
Salaries, rent, etc., due and accrued		500 00
Taxes due and accrued		500 00
Due for reinsurance premiums		591 54
Total liabilities in Canada		$ 22,559 32

INCOME IN CANADA.

Gross cash received for premiums	$ 54,221 21	
Deduct reinsurances, $1,664.38; return premiums, $15,427.11	17,091 49	
Net cash received for premiums		$ 37,129 72
Received for interest on investments		2,013 70
Total income in Canada		$ 39,143 42

The California—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 3,018 53	
Deduct savings and salvage	39 90	
Net amount paid for said claims	$ 2,978 63	
Amount paid for claims occurring during the year	$ 14,156 49	
Deduct savings and salvage, $193.50; reinsurance, $2.10	195 60	
Net amount paid for said claims	$ 13,960 89	
Total net amount paid for claims		$ 16,939 52
Commission or brokerage		8,264 00
Taxes		1,541 88
Miscellaneous expenditure, viz: Advertising, $24.20; inspections and surveys, $18.50; maps and plans, $191.34; postage, telegrams, telephones and express, $392.27; printing and stationery, $35.31; fidelity bond, $21.38; legal expenses, $21.77; reports, $25; underwriters' boards, tariff associations, etc., $494.70; special agents, $841		2,065 47
Total expenditure in Canada		$ 28,810 87

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 2,743,119	$ 48,346 54
Taken during the year, new and renewed	3,263,688	57,790 11
Total	$ 6,006,807	$ 106,136 65
Deduct terminated	2,751,665	51,649 55
Gross in force at end of year	$ 3,255,142	$ 54,487 10
Deduct reinsured	273,433	2,934,93
Net in force at December 31, 1915	$ 2,981,709	$ 51,552 17

Schedule A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
City of Brandon, 1952, 4½ p.c.	$ 10,000 00	$ 8,200 00
City of Brantford, 1944, 5 p. c.	6,000 00	5,640 00
City of Calgary, Alta., 1927, 4½ p.c.	10,000 00	9,000 00
City of New Westminster, B.C., 1931, 4½ p.c.	10,000 00	8,500 00
District of North Vancouver, B.C., 1961, 5 p.c.	10,000 00	8,400 00
District of Oak Bay, B.C., 1962, 5 p.c.	5,000 00	4,150 00
City of Winnipeg, S. D., 1943, 4 p. c.	10,000 00	8,100 00
Total on deposit with Receiver General	$ 61,000 00	$ 51,990 00

(*For General Business Statement, see Appendix.*)

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Capt. Wm. Robinson.

Vice-President—F. H. Alexander.

Managing Director—W. T. Alexander.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60. Dominion license issued July 31, 1911.)

CAPITAL.

Amount of joint stock or guaranteed capital authorized	$ 3,000,000 00
Amount subscribed	2,070,400 00
Amount paid thereon in cash	1,557,828 08

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company				$ 36,777 30
Loans secured by mortgages, first liens				1,434,666 32
Amount of loans secured by bonds, stocks or other marketable collaterals, viz..				39,571 20
	Par Value.	Market Value.	Amount of Loan.	
Northern Elevator Co. Ltd., Stock	$ 91,600 00	$ 114,500 00	$ 39,571 20	
Book value of bonds and debs. (*For details, see Schedule A.*)				55,000 00
Book value of stocks (*For details, see Schedule B.*)				83,477 23
Cash at head office and branches (including $46,580.39 cheques on hand)				46,680 39
Cash in banks and Trust Co., viz.:—				
Royal Bank of Canada			$ 242 11	
Northern Crown Bank			48,160 25	
Imperial Bank of Canada			71,548 13	
Imperial Canadian Trust Co			149,379 83	
Total cash in banks				269,330 32
Total ledger assets				$ 1,965,502 76
Deduct market value of bonds, debentures and stocks under book value				23,847 23
				$ 1,941,655 53

OTHER ASSETS.

Interest due, $71,517.33; accrued, $29,774.90	101,292 23
Agents' balances and premiums uncollected ($1,240.90 was on business prior to Oct. 1, 1915)	34,299 41
Bills receivable held by the company	691 22
Maps and plans, $12,271.13; furniture and fixtures, $8,226.01	20,497 14
All other assets	1,100 00
Total assets	$ 2,099,535 53

The Canada National—*Continued.*

LIABILITIES.

Net amount of claims, adjusted and unpaid	$ 3,722 00
Reserve of unearned premiums, $178,569.07; carried out at 80 per cent	142,855 26
Dividends declared but not yet due	86,466 57
Due for reinsurance premiums	7,043 47
Taxes due and accrued	1,980 00
Held in trust for reinsurance against unexpired risks	60,562 64
Total liabilities	$ 302,629 94
Excess of assets over liabilities	$ 1,796,905 59
Capital stock paid in cash	1,557,828 08
Surplus over liabilities and paid up capital	$ 239,077 51

INCOME.

Gross cash received for premiums	$ 360,222 27	
Deduct reinsurances, $89,598.55; return premiums, $68,112.83	157,711 38	
Net cash received for premiums		$ 202,510 89
Received for interest on investments and dividends on stocks		89,372 52
Premium on stock		3,000 00
Total		$ 294,883 41
Received for: calls on capital, $228,367.69; increased capital, $2,000		230,367 69
Total income		$ 525,251 10

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 14,265 29	
Deduct reinsurances	2,919 79	
Net amount paid for said claims	$ 11,345 50	
Amount paid for claims occurring during the year	$ 122,380 94	
Deduct reinsurances	46,868 61	
Net amount paid for said claims	$ 75,512 33	
Total net amount paid for claims		$ 86,857 83
Amount of dividends paid during the year		71,420 98
Paid for commission or brokerage		35,884 25
Paid for salaries: Head office, branches and inspectors, $35,525.84; directors' fees, $2,825; auditors' fees, $974.59; travelling expenses, $6,558.57		45,884 00
Paid for taxes		7,175 02
Miscellaneous expenditure, viz.: Advertising, $2,428.91; furniture and fixtures, $76.80; maps and plans, $1,668.90; postage, telegrams, telephones and express, $3,446.28; printing and stationery, $3,847.35; rents, $9,141.16; legal expenses, $127.89; underwriters' association fees, etc., $2,967.57; sundries, $5,859.88		29,564 74
Total expenditure		$ 276,786 82

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1914	$ 1,656,475 84
Income as above	525,251 10
Total	$ 2,181,726 94
Expenditure as above	276,786 82
Balance, net ledger assets, December 31, 1915 ($1,965,502.76, less $60,562.64, deposits)	$ 1,904,940 12

The Canada National—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 75,267 81
Amount of commission thereon	21,742 15
Amount of losses recovered from said companies	38,374 73
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $45,416.90; carried out at 80 per cent.	36,333 52
Amount of reinsurance premiums payable to such companies	4,286 22
Amount of cash or other securities held as security for recovery of losses	60,562 64

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 28,592,605	$ 431,865 57
Policies taken during the year	23,223,662	354,149 85
Total	$ 51,816,267	$ 786,015 42
Deduct terminated	21,786,909	341,212 76
Gross in force at end of year	$ 30,029,358	$ 444,802 66
Deduct reinsured	8,239,787	110,197 18
Net in force at December 31, 1915.	$ 21,789,571	$ 334,605 48

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Home Investment and Savings Co. debs., 1916, 5 p. c.	$ 55,000 00	$ 55,000 00	$ 55,000 00

SCHEDULE B.

Stocks owned and held by the Company:—

	Par value.	Book value.	Market value.
670 shares Great West Perm. Loan Co. (capital stock)	$ 67,000 00	$ 83,477 23	$ 59,630 00

THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—JAS. H. ASHDOWN.

Vice-President—R. T. RILEY.

Manager and Secretary—C. S. RILEY.

Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the statutes of 1887, amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 655,316 28
Book value of bonds and debentures *(For details, see Schedule A.)*		468,700 00
Cash at head office and branches		6,357 01
Cash in banks, viz.:—		
Union Bank of Canada, Winnipeg	$ 49,222 03	
" " Toronto	16,900 38	
" " Calgary	41,997 57	
Northern Crown Bank, Winnipeg	23,631 34	
Total cash in banks		131,751 32
Total ledger assets		$ 1,262,124 61

OTHER ASSETS.

Interest accrued	1,028 36
Agents' balances and premiums uncollected ($844 96 on business prior to Oct. 1, 1915)	40,899 18
Plans, $4,521.83; furniture and fixtures, $5,077 49	9,599 32
Amount due for reinsurance losses	16 50
Balance of profit commission due from other companies	1,777 33
Total assets	$ 1,315,445 30

LIABILITIES.

(1) Liabilities in Canada.

Total net amount of claims, unadjusted	$ 7,695 65
Reserve of unearned premiums, $251,258.56; carried out at 80 per cent	201,006 85
Taxes due and accrued	3,637 58
Reserve fund held in trust for reinsuring companies (including $1,796 43 reinsurance premiums payable Canadian Indemnity Co.)	52,201 25
*Employees' profit sharing fund (balance undistributed)	7,765 68
Total liabilities in Canada	$ 272,307 01

*Total amount set apart for employees' profit sharing fund is $8,865.89, of which $6,827.95 was distributed and remainder set aside as liability.

THE CANADIAN FIRE—*Continued.*

LIABILITIES—*Concluded.*

(2) Liabilities in other Countries.

Reserve of unearned premiums, $4,519.76; carried out at 80 per cent	$ 3,615 80
Total liabilities in other countries	$ 3,615 80
Total liabilities in all countries (except capital stock)	$ 275,922 81
Excess of assets over liabilities	$ 1,039,522 49
Capital stock paid in cash	500,000 00
Surplus over liabilities and capital	$ 539,522 49

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 420,853 87	$ 9,187 89	
Deduct reinsurances, $96,379.11; return premiums, $56,636.70	151,553 21	1,462 60	
Net cash received for premiums	$ 269,300 66	$ 7,725 29	
Total net cash received for premiums in all countries			$ 277,025 95
Received for interest on investments			57,223 91
Profit commission			15,197 02
Total income			$ 349,446 88

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 22,016 11	$ 1,516 66	
Deduct reinsurances	6,826 55		
Net amount paid for said claims	$ 15,189 56	$ 1,516 66	
Amount paid for claims occurring during the year	$ 125,824 57	$ 169 25	
Deduct reinsurances	28,548 81		
Net amount paid for said claims	$ 97,275 76	$ 169 25	
Total net amount paid for claims	$ 112,465 32	$ 1,685 91	
Total net amount paid for claims in all countries			$ 114,151 23
Amount of dividends paid stockholders (8 per cent and bonus 2 per cent)			50,000 00
Paid for commission or brokerage			33,556 94
Paid for salaries of officials, $32,980.52; directors' fees, $815; auditors' fees, $500; travelling expenses, (officials) $2,756.86			37,052 38
Paid for taxes			8,121 91
Miscellaneous expenditure, viz.: Printing and stationery, $2,581.65; postage, telephones, express and telegrams, $1,538.41; office charges, $3,430.65; advertising, $404.53; rent, $9,700; board fees, $4,040.08; agents' charges, $523.11; office furniture and fixtures, $640.60; maps and plans, $1,184.38; *share of profits paid to employees, $6,827.95			30,871 36
Total expenditure			$ 273,753 82

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914		$ 1,142,298 81
Amount of cash income as above		349,446 88
Amount of appreciation in ledger assets		27 92
Total		$ 1,491,773 61
Amount of expenditure as above	$ 273,753 82	
Amount of depreciation in book value of bonds	6,300 00	
Total expenditure		280,053 82
Balance, net ledger assets, December 31, 1915 ($1,262,124.61, less $50,404.82 deposit)		$ 1,211,719 79

The Canadian Fire—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of losses recovered from said companies	$ 8,470 18
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $5,303 14; carried out at 80 per cent thereof	4,242 51
Amount of losses (outstanding) due and recoverable from such companies	500 00
Amount of cash or other security held as security for recovery of losses, etc.	19,934 66

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	30,699	44,243,876	670,282 10	790	873,525	9,736 84	31,489	45,117,401	680,018 94
Taken in 1915, new and renewed	15,950	27,494,130	419,879 95	961	961,045	10,469 69	16,911	28,455,175	430,349 64
Totals	46,649	71,738,006	1,090,162 05	1,751	1,834,570	20,206 53	48,400	73,572,576	1,110,368 58
Less ceased	17,466	28,795,115	455,540 75	802	884,275	9,848 31	18,268	29,679,390	465,389 06
Gross in force at end of 1915	29,183	42,942,891	634,621 30	949	950,295	10,358 22	30,132	43,893,186	644,979 52
Less reinsured		8,562,190	125,318 72		122,833	1,318 69		8,685,023	126,637 41
Net in force at end of 1915	29,183	34,380,701	509,302 58	949	827,462	9,039 53	30,132	35,208,163	518,342 11

Schedule A.

Bonds and debentures owned by the Company:—	Par value.	Book and Market value.
Dominion of Canada Internal War Loan, 1925, 5 p.c.	$ 50,000 00	$ 5,000 00
*City of Winnipeg, 1923, 1 p.c.	70,000 00	63,700 00
Canada Permanent Mortgage Corp., 1921, 4½ p.	20,000 00	20,000 00
Home Investment, Loan and Savings Co., 1918-1919, 5 p.c.	20,000 00	20,000 00
Huron and Erie L. and S. Co., 1916, 4½ p.c.	10,000 00	10,000 00
Northern Mortgage Co., 5 p.c.	350,000 00	350,000 00
Total par, book and market values	$ 520,000 00	$ 468,700 00

*On deposit with Receiver General.

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—J. CARR SAUNDERS.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAS. McGREGOR.

Head Office in Canada—Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed	£2,950,000 stg.	$14,356,666 66
Amount paid thereon in cash	295,000 stg.	1,435,666 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 818,896 03

Other Assets in Canada.

Value of real estate, office building, 232-4 St. James St., Montreal		325,000 00
Amount secured by way of loan on Standard Trust Co. Mortgage		20,000 00
Due by Palatine Insurance Co., acct. proportion of expenses		2,609 52
Cash on hand at head office in Canada		35 36
Cash in banks, viz.:—		
Bank of British North America, Vancouver	$ 14,148 43	
Bank of British North America, Montreal	18,722 45	
Bank of British North America, Winnipeg	11,874 35	
Union Bank of Canada, Montreal	30,983 85	
Union Bank of Canada, Montreal (Building Account)	3,277 23	
Total cash in banks		79,006 31
Agents' balances and premiums uncollected ($11,243 04 was on business issued prior to Oct. 1, 1915)		192,019 31
Rents due, $175; accrued, $6,763.66		6,938 66
Office furniture and plans		7,500 00
Total assets in Canada		$ 1,452,005 19

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 47,343 53
Reserve of unearned premiums (including reserve on American Central business reinsured), $763,638.80; carried out at 80 per cent	610,911 04
Taxes due and accrued	11,563 36
Reinsurance premiums due	2,050 25
Due Canadian Theatre Co.	2,277 22
Total liabilities in Canada	$ 674,145 40

COMMERCIAL UNION—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,280,770 02	
Deduct reinsurances, $211,681 43; return premiums, $131,323 17	343,004 60	
Net cash received for premiums		$ 937,765 42
Received for interest on investments		34,724 53
Received for rents		19,615 03
Total income in Canada		$ 992,104 98

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 31,942 78	
Deduct savings and salvage, $7.39; and reinsurances, $505.96	513 35	
Net amount paid for said claims	$ 31,429 43	
Amount paid for claims occurring during the year	$ 482,009 00	
Deduct savings and salvage, $15.84; and reinsurances, $41,857.47	41,873 31	
Net amount paid for said claims	$ 440,135 69	
Total net amount paid for claims		$ 471,565 12
Commission or brokerage		182,965 78
Salaries: H. O. officials and branches, $50,218.83; general and special agents, $1,885.05; auditors' fees, $290.60; travelling expenses, agents, $1,234.93		53,629 41
Taxes		22,611 68
Miscellaneous expenditure, viz.: Rent, $5,873 19; inspections and surveys, $7,799 22; duty, $258; stationery and printing, $3,965.04; advertising, $2,303.21; postage, telegrams, telephones and express, $4,069.50; office expenses, $4,932 53; legal expenses, $169.71; underwriters' associations, etc., $9,644.91; maps and block plans, $2,293.12; fire departments, patrol salvage corps assessments, $13.98; insurance department, $751 65;; R. G. Dun and Co., $55.50		42,129 56
Total expenditure in Canada		$ 772,901 55

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	53,989	$127,785,077	$1,416,215 06
Taken during the year, new	20,716	89,683,640	979,048 79
Taken during the year, renewed	8,814	29,856,963	346,993 63
Total	83,519	$247,325,680	$2,742,257 48
Deduct terminated	33,714	97,128,259	1,045,826 11
Gross in force at end of year	49,805	$150,197,421	$1,696,431 37
Deduct reinsured		22,723,755	218,650 35
Net in force at December 31, 1915	49,805	$127,473,666	$1,477,781 02

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Canada reg'd stock, 1938, 3 p.c	$ 24,333 34	$ 18,493 34
Prov. of Ontario reg'd stock, 1946, 3½ p.c.	36,500 00	28,470 00
Guaranteed Stock (Irish Land Act), 1933, 2½ p.c.	48,666 67	31,633 34
Ceylon inscribed stock, 1934, 4 p.c.	29,200 00	28,324 00
New South Wales inscribed stock, 1924, 3½ p.c.	121,666 67	109,500 00
New Zealand stock, 1929, 4 p.c.	111,933 33	106,336 67
Queensland, 1925, 4½ p.c.	73,000 00	69,350 00
South Australia, 1916, 4 p.c.	24,333 33	24,333 33
Victoria inscribed stock, 1923, 3½ p.c.	24,333 34	22,143 33
City—		
Quebec, 1923, 4 p.c.	43,800 00	40,296 01
Corporation—		
Point Grey, 1961, 5 p.c.	17,033 33	14,648 66
Schools—		
Montreal P. S., 1942, 4 p.c.	15,000 00	11,700 00
Ottawa, R. C. S., 1939, 4½ p.c.	55,000 00	47,850 00

Commercial Union—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. on deposit with Receiver General, *Concluded*, viz.:—	Par value.	Market value.
Railways—		
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.	$ 177,633 34	$ 156,317 34
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c	121,666 67	85,166 67
Can. Perm. Mtge. Corp., 1917, 4 p.c.	24,333 34	24,333 34
Total on deposit with Receiver General.	$ 948,433 36	$ 818,896 03

(*For General Business Statement, see Appendix.*)

THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDWARD MILLIGAN.

Secretary—JOHN A. COSMUS.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1936, 3½ p.c.	$ 15,000 00	$ 12,150 00	
City of Victoria, B.C., 1923, 4 p.c.	55,000 00	49,500 00	
St. Denis de Montreal School, 1952, 5½ p.c.	40,000 00	37,200 00	
Toronto Harbour Com'rs. (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,250 00	
Total on deposit with Receiver General	$ 135,000 00	$ 121,100 00	
Carried out at market value			$ 121,100 00

Other Assets in Canada.

Cash at head office in Canada	751 43
Cash in Royal Bank of Canada	3,806 43
Agents' balances and premiums uncollected ($5,154.07 on business prior to Oct. 1, 1915)	21,599 08
Interest accrued	1,792 51
Maps and plans, $299.85; furniture and fixtures, $361.36	661 21
Total assets in Canada	$ 149,710 66

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 3,551 69	
Net amount of claims, resisted, in suit (accrued in previous years)	2,200 00	
Total net amount of unsettled claims		$ 5,751 69
Reserve of unearned premiums, $96,726.30; carried out at 80 per cent		77,381 04
Salaries, rents, etc., due and accrued		46 97
Taxes due and accrued (est.)		3,000 00
Total liabilities in Canada		$ 86,179 70

THE CONNECTICUT FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Hail.	
	$ cts.	$ cts.	
Gross cash received	153,578 74	8,642 33	
Less reinsurance	15,718 86	159 60	
Less return premiums	20,900 29		
Total deduction	36,619 15		
Net cash received	116,959 59	8,482 73	
Net cash received for premiums for all classes of business			$ 125,442 32
Cash received for interest on investments			6,050 00
Total income in Canada			$ 131,492 32

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	
	$ cts	$ cts.	
Amount paid for claims occurring in previous years	9,388 50		
Less savings and salvage, $7.73; reinsurances, $146.67	154 40		
Net payment for said claims	9,234 10		
Paid for claims occurring during the year	52,810 71	6,693 23	
Less savings and salvage	109 00		
Less reinsurances	316 11		
Total deduction	425 11		
Net payment for said claims	52,385 60		
Total net payment for claims	61,619 70	6,693 23	
Total net payments for claims for all classes of business			$ 68,312 93
Commission and brokerage: fire, $30,436.39; other, $2,121.42			32,557 81
Taxes: Fire, $4,489.17; Other, $205.17			4,694 34
Salaries, fees and travelling expenses Fire: Salaries, head office, $650; general and special agents, $3,265.73; fees: auditors, $24.16; travelling expenses: officials, $251.46; agents, $716.85			4,908 20
Salaries and fees, Other: Salaries—general and special agents, $283.81; fees, auditors, $6.62			290 43
Miscellaneous expenditure Fire: viz.: Advertising, $128.01; furniture and fixtures, $361.36; legal expenses, $484; maps and plans, $678 29; postage, telegrams, telephones and express, $780.59; printing and stationery, $736.69; rents, $662.54; underwriters' boards, associations, etc., $1,723.41; exchange, subscriptions, sundries and supplies, $989.69			6,544 58

The Connecticut Fire—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous expenditure, Other; viz: Advertising, $4 34; telegrams, telephones and express, $47 71; printing and stationery, $20; rents, $36 84, exchange subscriptions, sundries and supplies, $22.91	$ 131 80
Total expenditure in Canada	$ 117,440 09

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	17,488,701	227,098 74		
Taken in 1915, new and renewed	13,084,257	159,670 78	122,639	8,482 73
Totals	30,572,958	386,769 52		
Less ceased	13,595,141	173,547 65	122,639	8,482 73
Gross in force at end of 1915	16,977,817	213,221 87		
Less reinsured	1,713,401	17,978 54		
Net in force at end of 1915	15,264,416	195,243 33		

General Business Statement for the Year ending December 31, 1915,

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 759,600 00
Loans secured by pledge of bonds, stocks or other collaterals	30,000 00
Book value of bonds and stocks	5,343,911 66
Cash on hand, in trust companies and in banks	626,146 66
Agents' balances and bills receivable	525,850 42
Total	$ 7,285,508 74

NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims	15,089 67
Interest accrued	80,427 94
Gross assets	$ 7,381,026 35
Deduct assets not admitted	462,091 27
Total admitted assets	$ 6,918,935 08

LIABILITIES.

Total net amount of unpaid claims	$ 287,706 28
Unearned premiums	3,956,650 35
Salaries, rents, etc., due or accrued	7,000 00
Federal, state and other taxes due or accrued (estimated)	100,000 00
Contingent commissions or other charges due or accrued	3,100 00
Total liabilities (excluding capital stock)	$ 4,354,456 63
Joint stock capital paid in cash	1,000,000 00
Surplus over all liabilities	1,564,478 45
Total liabilities	$ 6,918,935 08

The Connecticut Fire—*Concluded.*

INCOME.

Net cash received for premiums	$ 3,455,829 53
Interest and dividends	268,700 46
Rents	12 50
Agents' balances previously charged off	146 34
Gross profit on sale or maturity of bonds and stocks	25,201 50
Total income	$ 3,749,890 33

DISBURSEMENTS.

Net amount paid for claims	$ 1,850,739 67
Expenses of adjustment and settlement of claims	38,569 67
Dividends to stockholders	200,000 00
Commission or brokerage	755,363 76
Allowances to local agencies for miscellaneous agency expenses	16,256 16
Salaries, $94,277.84; and expenses, $58,821.38; of special or general agents	153,099 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees	213,893 31
Rents	33,668 12
Underwriters' boards and tariff associations	52,588 39
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	26,164 09
Inspections and surveys	11,017 26
Taxes on real estate	3 43
State taxes on premiums, Insurance Department licenses and fees	86,467 25
All other licenses, fees and taxes	62,522 75
Agents' balances charged off	5,081 09
Gross loss on sale or maturity of bonds	8,228 53
All other expenditure	91,314 29
Total expenditure	$ 3,604,976 99

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$ 483,099,331 00
Premiums thereon	4,955,080 69
Terminated during the year	474,244,447 00
Premiums thereon	5,048,136 32
Net in force, December 31, 1915	779,557,802 00
Premiums thereon	7,759,479 93

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HENRY EVANS.

Secretary—J. E. LOPEZ.

Principal Office—New York.

Chief Agent in Canada—JOSEPH ROWAT.

Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
City of Toronto, 1948, 4 p.c.	$ 299,300 00	$ 242,433 00	
Carried out at market value			$ 242,433 00

Other Assets in Canada.

Agents' balances and premiums uncollected	17,961 97
Office furniture and plans	2,500 00
Total assets in Canada	$ 262,894 97

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 17,940 96	
Net amount of claims, resisted in suit	5,775 00	
Total net amount of unsettled claims		$ 23,715 96
Reserve of unearned premiums, $179,963.54; carried out at 80 per cent		143,970 83
Taxes due and accrued		2,000 00
Return premiums, $5,257.04; reinsurance premiums, $824.72		6,081 76
Total liabilities in Canada		$ 175,768 55

INCOME IN CANADA.

Gross cash received for premiums	$ 354,105 19	
Deduct reinsurances, $26,308.26; return premiums, $67,981 25	94,289 51	
Total net cash received for premiums		$ 259,815 68
Interest on investments		11,972 00
Total income in Canada		$ 271,787 68

THE CONTINENTAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 34,304 60	
Deduct savings and salvage, $5.88; reinsurances, $1,296.44	1,302 32	
Net amount paid for said claims	$ 33,002 28	
Amount paid for claims occurring during the year	$ 107,156 17	
Deduct reinsurances	6,046 34	
Net amount paid for said claims	$ 101,109 83	
Total net amount paid for claims		$ 134,112 11
Commission or brokerage		55,424 40
Salaries and travelling expenses		6,563 68
Taxes		12,524 95
Miscellaneous expenditure, viz.: Inspection and surveys, $7,003.58; postage, express, telegrams and telephones, $5,828.33; rent, $1,466.40; maps and plans, $2,751.28; underwriters' boards, $355.71; furniture and fixtures, $673.58		18,078 88
Total expenditure in Canada		$ 226,704 02

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	11,617	$ 36,795,114	$ 394,225 65
Taken during the year, new	8,645	34,511,980	354,094 56
Total	20,262	$ 71,307,094	$ 748,320 21
Deduct terminated	8,214	35,755,782	370,053 42
Gross and in force at end of year	12,048	$ 35,551,312	$ 378,266 79
Deduct reinsured	.....	3,441,761	26,308 26
Net in force at Dec. 31, 1915	12,048	$ 32,109,551	$ 351,958 53

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 1,170,000 00
Mortgage loans on real estate, first liens	2,700 00
Book value of stocks and bonds	25,732,639 00
Cash on hand, in trust companies and in banks	2,384,518 84
Agents' balances and bills receivable	1,421,171 60
Amount recoverable for reinsurance on paid losses	48,995 01
Total ledger assets	$30,760,024 45

NON-LEDGER ASSETS.

Interest due and accrued	116,399 81
Rents due	150 00
Market value of bonds and stocks over book value	103,283 75
Other non-ledger assets	1,828 00
Gross assets	$30,981,686 01
Deduct assets not admitted	122,528 16
Total admitted assets	$30,859,157 85

LIABILITIES.

Net amount of unpaid claims	$ 525,857 15
Unearned premiums	9,812,331 47
Federal state and other taxes due or accrued (estimated)	171,200 00
Salaries, rents, bills, expenses, etc., due or accrued	27,500 00
Contingent commissions or other charges, due or accrued	68,033 56
Principal unpaid on scrip, $26,511.00; interest due or accrued on same, $6,061.74	32,572 74
Reserve under reinsurance treaties	363 87
All other liabilities	136 66

The Continental—*Concluded.*

LIABILITIES—*Concluded.*

Dividends due and unpaid	$ 500,000 00
Reserve for contingencies	100,000 00
Federal income tax withheld at source	1,083 63
Total liabilities (except capital stock)	$11,239,079 08
Capital stock paid in cash	2,000,000 00
Surplus over all liabilities	17,620,078 77
Total liabilities	$30,859,157 85

INCOME.

Net cash received for premiums	$ 8,505,088 91
Interest and dividends	1,193,041 21
Rents	78,231 44
Agents' balances previously charged off	192 64
Gross profit on sale or maturity of ledger assets	470,778 00
Gross increase by adjustment in book value of ledger assets	1,784,785 50
Federal income tax withheld at source	1,369 69
All other income	11,954 37
Total income	$12,045,441 76

DISBURSEMENTS.

Net amount paid for claims	$ 4,233,613 83
Expenses of adjustment and settlement of claims	131,072 25
Dividends to shareholders	1,000,000 00
Commission or brokerage	1,736,674 45
Allowances to local agencies for miscellaneous agency expenses	1,767 16
Salaries, $149,583.91; and expenses, $118,120 68; of special and general agents	267,704 59
Salaries, fees and other charges of officers, directors, trustees and home office employees	474,828 60
Rents	69,699 26
Underwriters' boards and tariff associations	102,139 67
Fire department, patrol and salvage corps, assessments, fees, taxes and expenses	24,557 22
Inspections and surveys	15,990 89
Taxes on real estate	21,636 75
State taxes on premiums, Insurance Department licenses and fees	226,117 88
All other licenses, fees and taxes	85,570 44
Bills receivable past due charged off	37,805 26
Investment expenses other than real estate	844 63
Scrip or certificates of profits redeemed in cash	30 00
Agents' balances charged off	1,079 52
Federal Income Tax withheld at source	1,334 09
Decrease in liabilities on account of reinsurance treaties	2,171 30
Gross loss on sale or maturity of ledger assets	49,461 00
Gross decrease by adjustment in book value of ledger assets	48,054 00
All other expenditure	255,541 49
Total expenditure	$ 8,787,694 28

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$1,233,163,525 00
Premiums thereon	11,078,697 13
Amount terminated during the year	1,153,582,606 00
Premiums thereon	10,604,743 80
Net amount in force at December 31, 1915	1,905,715,759 00
Premiums thereon	19,022,203 56

THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President and Manager—ROBT. F. MASSIE.

Vice-President—PHILIP POCOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915 the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 11, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	279,500 00
Amount paid thereon in cash	215,830 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens				$ 13,000 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz:—				5,050 00
	Par value.	Market value.	Amount Loaned.	
50 shares Brazilian Traction L. & P. Co	$ 5,000 00	$ 2,650 00	$ 5,050 00	
125 shares Porto Rico Rys. Co	12,500 00	5,250 00		
10 shares Toronto Ry. Co	1,000 00	1,110 00		
Total	$ 18,500 00	$ 9,010 00	$ 5,050 00	
Book value of bonds and debs. *(For details, see Schedule A.)*				172,865 97
Book value of Stock *(For details, see Schedule B.)*				31,527 80
Cash at head office				7,226 14
Cash in banks:—				
Canadian Bank of Commerce			$ 10,091 63	
Bank of Toronto, Toronto			11,961 30	
Central Canada L. & S. Co.			31,588 75	
Total cash in banks				53,641 68
Advances to inspectors, $425; sundry debtors, $6,854 36				7,279 36
Total ledger assets				$ 290,590 95
*Deduct market value of bonds, debs. and stocks under book value				11,625 28
				$ 278,965 67

OTHER ASSETS.

Interest due, $450; accrued, $2,846 74	3,296 74
Office furniture, $1,000; plans, $8,000	9,000 00
Agents' balances and premiums uncollected—net ($10,931.05 on business prior to Oct. 1, 1915)	26,962 29
Total assets	$ 318,224 70

*Not including deduction in respect of bonds held in trust for reinsuring companies.

The Dominion Fire—*Continued.*

LIABILITIES.

Total net amount of claims, unadjusted	$ 9,669 23
Reserve of unearned premiums, $164,079.82; carried out at 80 per cent	131,263 86
Due for reinsurance premiums—net	14,008 14
Taxes due and accrued	3,883 74
Due and accrued for salaries, rent, etc	1,117 26
Held in trust for reinsurance against unexpired risks	30,358 39
Total liabilities (except capital)	$ 190,300 62
Excess of assets over liabilities	$ 127,924 08
Capital stock paid in cash	215,830 00

INCOME.

Premiums.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Gross cash received	334,351 25	5,890 44
Less reinsurance	60,343 90	1,151 61
Less return premiums	66,470 57	
Total deduction	126,814 47	
Net cash received	207,536 78	4,738 83

Net cash received for premiums for all classes of business	$ 212,275 61
Cash received for interest on investments	10,742 62
Total	$ 223,018 23
Received for calls on capital	21,270 00
Total income	$ 244,288 23

EXPENDITURE.

Claims.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Paid for claims occurring in previous years	25,693 80	
Deduct reinsurances	5,380 79	
Net payment for claims occurring in previous years	20,313 01	
Paid for claims occurring during the year	167,858 88	2,124 67
Less reinsurances	44,869 03	531 17
Net payment for said claims	122,989 85	
Total net payment for claims	143,302 86	1,593 50

Total net payments for claims for all classes of business	$ 144,896 36
Commission and brokerage	47,455 43
Taxes	7,598 67
Salaries, fees and travelling expenses: Salaries, head office, $7,782.73; fees: directors, $305; auditors, $420; travelling expenses: officials, $301.56; inspectors, $2,225.05; salaries, inspectors, $4,511.25	15,545 59
Miscellaneous Expenditure, viz: Advertising, $2,511.42; legal expenses, $1,029.97; maps and plans, $90.05; postage, telegrams, telephones and express, $2,285.73; printing and stationery, $1,178.36; rents, $2,825.15; general expenses, $2,291.58; loss expenses, $5,343.54; doubtful accounts, written off, $807.74	18,363 54
Total expenditure	$ 233,859 59

The Dominion Fire—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December, 31, 1914	$ 249,803 92
Income as above	244,288 23
Total	$ 494,092 15
Expenditure as above	233,859 59
Balance, net ledger assets, December 31, 1915 ($290,590.95; less $30,358.39, deposits)	$ 260,232 56

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 60,748 82
Amount of commission thereon	16,702 46
Amount of losses recovered from said companies	50,139 14
Reserves of unearned premiums on all risks reinsured in unlicensed companies, $40,995.88, carried out at 80 per cent thereof	32,796 71
Amount of losses due and recoverable from such companies	3,902 70
Amount of reinsurance premiums payable to such companies	13,998 81
Amount of cash or other securities held as security for recovery of losses, etc	30,358 39

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at December 31, 1914	$ 39,560 194	$ 500,415 73
Taken during the year, new and renewed	22,855,580	311,060 73
Total	$ 62,415,774	$ 811,476 46
Deduct terminated	27,627,463	383,894 70
Gross in force at end of year	$ 34,788,311	$ 427,581 76
Deduct reinsured	6,411,671	82,897 51
Net in force December 31, 1915	$ 28,376,640	$ 344,684 25

SCHEDULE A.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.	Par value.	Book value	Market value.
Cities:—			
Brantford, 1944, 5 p.c.	$ 7,000 00	$ 6,965 00	$ 6,580 00
Calgary, 1926, 4½ p.c	5,000 00	5,000 00	4,500 00
Edmonton, 1926, 5 p.c.	10,000 00	10,314 00	9,300 00
Fernie, 1939, 5 p.c.	5,000 00	5,000 00	4,150 00
Galt, 1946, 4 p.c.	5,000 00	4,835 50	4,000 00
Kamloops, 1920, 5 p.c.	5,000 00	4,975 00	4,750 00
London, 1944, 4½ p.c.	7,000 00	6,463 10	6,090 00
Port Arthur, 1937, 5 p.c.	5,000 00	5,000 00	4,550 00
Regina, 1920, 4½ p.c.	10,232 05	10,075 50	9,720 44
Toronto, 1945, 3½ p.c.	9,733 33	8,879 90	7,202 66
Vancouver, 1926, 4 p.c.	10,000 00	9,749 00	8,700 00
Winnipeg, 1920, 4 p.c.	5,000 00	4,951 50	4,700 00
Total on deposit with Receiver General	$ 83,965 38	$ 82,208 50	$ 74,243 10
Held by Company.			
Cities:—			
Belleville, 1919, 4 p.c.	5,000 00	4,800 50	4,750 00
Moosejaw, 1929 to 1932, 5 p.c.	5,162 26	5,019 25	4,800 90
Nanaimo, 1950, 5 p.c.	5,000 00	5,000 00	4,250 00
Port Arthur, 1916 to 1924, 5 p.c.	2,054 34	2,054 34	1,992 71
Port Arthur, 1942, 5 p.c.	12,166 67	11,619 00	10,950 00
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,150 00
St. Thomas, 1921—1928, 4½ p.c.	8,000 00	8,000 00	7,440 00
Vancouver, 1948, 4 p.c.	4,866 67	4,039 00	3,650 00
Waterloo, 1930, 5¾ p.c.	6,065 20	6,374 70	6,125 85
Towns:—			
Amherstburg, 1924 to 1928, 5 p.c.	4,850 66	4,959 31	4,608 12
Goderich, 1916 to 1940, 4½ p.c.	9,103 35	8,629 93	8,193 01
North Bay, 1931 to 1932, 5 p.c.	5,389 84	5,389 84	5,120 34
Walkerville, 1920 to 1921, 4½ p.c.	7,653 02	7,568 07	7,270 36

The Dominion Fire—*Concluded.*

Schedule A—*Concluded.*

Held by Company—Concluded.	Par value.	Book value.	Market value.
Village:—			
Tweed, 1916 to 1928, 4 p.c.	$ 4,040 19	$ 3,823 37	$ 3,636 17
District:—			
Burnaby, 1950, 4½ p.c.	5,353 33	3,469 66	4,104 93
Railway:—			
C.N.R. Equip. (Imperial Rolling Stock), series V, 1918, 4½ p.c.	5,000 00	4,910 50	4,900 00
Total par, book and market values	$ 178,670 91	$ 172,865 97	$ 160,185 49

Schedule B.

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
50 shares Consumers' Gas	$ 2,500 00	$ 4,872 80	$ 4,400 00
50 shares Dominion Bank	5,000 00	10,880 00	11,350 00
25 shares Bank of Toronto	2,500 00	5,075 00	5,275 00
50 shares Imperial Bank	5,000 00	10,700 00	10,500 00
Total par, book and market values	$ 15,000 00	$ 31,527 80	$ 31,525 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—JAS. E. ROBERTS.

Chairman—COL. A. E. GOODERHAM.

Vice-Chairmen—C. D. WARREN and R. L. PATTERSON.

Manager—C. A. WITHERS.

Sec.-Treas. J. L. TURQUAND.

(Incorporated June 23, 1887 by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910 the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910 and on June 12, 1915 its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

CAPITAL

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid thereon in cash	244,400 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debentures *(For details, see Schedule A.)*		$ 601,430 37
Cash at head office		9,728 67
Cash in banks, viz.:—		
Royal Bank, Toronto	$ 26,609 62	
Union Bank, Toronto	6,020 73	
" Winnipeg	1,350 84	
" Calgary	50 73	
" Vancouver	380 23	
Total cash in banks		34,412 15
Agents' ledger balances		10,120 82
Total ledger assets		$ 655,692 01
Deduct market value of bonds and debentures under book value		57,999 76
		$ 597,692 25

OTHER ASSETS.

Interest accrued		12,411 07
Gross premiums due and uncollected on policies in force, viz.:—		
Fire	$ 5,128 73	
Accident	32,532 52	
Guarantee	3,758 96	
Plate Glass	7,204 84	
Sickness	20,985 65	
Burglary	1,178 85	
Automobile	649 61	
Industrial	2,273 60	
Total outstanding premiums, $73,712 76; less 20 per cent commission		58,970 21
Office furniture (net)		4,509 87
Total assets		$ 673,583 40

The Dominion of Canada Guarantee and Accident—*Continued.*

LIABILITIES.

Reserve for possible fire claims	$ 1,000 00	
Accident claims, adjusted but unpaid	$ 11,638 00	
Accident claims, unadjusted	17,037 25	
Total amount of unsettled accident claims ($9,000 accrued in previous years)	$ 28,675 25	
Sickness claims, adjusted but unpaid	$ 462 50	
Sickness claims, unadjusted	15,840 00	
Total amount of unsettled sickness claims ($726 accrued in previous years)	$ 16,302 50	
Guarantee claims, unadjusted ($9,000 accrued in previous years)	13,687 74	
Plate Glass claims, unadjusted	609 04	
Automobile claims, unadjusted	50 00	
Burglary claims, unadjusted	72 00	
Total unsettled claims		$ 60,396 53
Reserve of uncarned premiums—		
Fire	$ 7,819 59	
Accident	74,754 17	
Guarantee	16,361 23	
Plate Glass	17,176 80	
Burglary	1,829 30	
Sickness	46,831 10	
Automobile	6,390 08	
Total net reserve, $171,162 27; carried out at 80 per cent		136,929 81
Taxed due and accrued		3,041 32
Total liabilities (excluding capital stock)		$ 200,367 66
Surplus of assets over liabilities		$ 473,215 74
Capital stock paid in cash		244,400 00
Surplus over liabilities and capital		$ 228,815 74

The Dominion of Canada Guarantee and Accident—*Continued.*

INCOME.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile.	Burglary.	Guarantee	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	6,263 72	207,074 45	13,395 65	3,778 13	39,854 52	23,161 84	109,308 87
Less reinsurance	1,551 79	10,057 06		607 95	4,038 56		
Less return premiums	21 30	9,608 84	1,580 85	210 19	2,448 21	685 94	110 97
Total deduction	1,573 09	19,665 90		818 14	6,486 77		
Net cash received	4,690 63	187,408 55	11,814 80	2,959 99	33,367 75	22,475 90	109,197 90

Net cash received for premiums for all classes of business	$	371,915 52
Cash received for interest on investments		29,378 41
Total	$	401,293 93
Received for calls on capital		30,530 00
Total income	$	431,823 93

The Dominion of Canada Guarantee and Accident—*Continued.*

EXPENDITURE.

Claims.	Class of Business.							
	Fire.	Accident.	Automobile.	Burglary.	Guarantee	Plate Glass.	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	
Net payment for claims occurring in previous yrs		17,902 14	2,536 50		5,280 37	142 29	11,750 38	
Paid for claims occurring during the year	188 29	68,174 63	1,392 56	573 40	12,354 02	9,607 42	36,348 11	
Less saviags, salvage and reinsurance		2,183 59	5 00		6,765 84	170 72	450 67	
Net payment for said claims		65,991 04	1,387 56		5,588 18	9,436 70	35,897 44	
Total net payment for claims	188 29	83,893 18	3,924 06	573 40	10,868 55	9,578 99	47,647 82	

Total net payments for claims for all classes of business	$	156,674 29
Dividends paid stockholders		58,810 30
Commission and brokerage		109,673 62
Taxes		10,949 22
Salaries, fees and travelling expenses: Salaries—head office, $39,864.34; fees—directors, $2,800; auditors, $500; travelling expenses, $5,599.83		48,764 17
Miscellaneous expenditure, viz.: Advertising, printing and stationery, $7,057.23; furniture and fixtures, $258.91; legal expenses, $26.10; medical examiners' fees, $4; postage, telegrams, telephones and express, $4,824.91; rents, $6,739.28; sundry expenses and lighting, $4,564.06		23,474 49
Total expenditure	$	408,346 09

The Dominion of Canada Guarantee and Accident—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914	$ 632,214 17
Amount of income as above	431,823 93
Total	$ 1,064,038 10
Amount of expenditure as above	408,346 09
Balance, net ledger assets, December 31, 1915	$ 655,692 01

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914				7,632	32,634,732	188,397 62
Taken in 1915—						
New	965	999,406	11,392 45	3,949	8,130,200	54,324 22
Renewed				14,268	31,331,870	194,142 92
Industrial				1,110	1,461,168	1,198 38
Totals				26,959	73,557,970	438,063 14
Less ceased	1	1,000	21 30	21,925	46,230,310	280,113 38
Gross in force at end of 1915	964	998,406	11,371 15	5,034	27,327,660	157,949 76
Less reinsured		120,530	1,551 79		1,361,990	8,441 42
Net in force at end of 1915	964	877,876	9,819 36	5,034	25,965,670	149,508 34

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.						
	Guarantee.			Plate Glass.		Automobile.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts		$ cts		$ cts.
Gross in force at end of 1914	2,321	15,437,547	40,890 85	2,108	34,851 15	161	9,858 15
Taken in 1915—							
New	689	3,518,622	12,653 16	348	8,487 78	141	6,037 39
Renewed	1,917	9,769,955	34,674 47	759	12,972 09	139	7,338 32
Totals	4,927	28,726,124	88,218 48	3,215	56,311 02	441	23,233 86
Less ceased	3,069	18,723,775	50,855 89	886	23,264 14	190	10,453 71
Gross in force at end of 1915	1,858	10,002,349	37,362 59	2,329	33,046 88	251	12,780 15
Less reinsured		1,533,414	4,640 14				
Net in force at end of 1915	1,858	8,468,935	32,722 45	2,329	33,046 88	251	12,780 15

The Dominion of Canada Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.				
	Sickness.		Burglary.		
	No.	Premiums.	No.	Amount.	Premiums.
	$	$ cts.		$	$ cts.
Gross in force at end of 1914	13,860	109,684 10	222	387,325	3,984 58
Taken in 1915—					
New	2,926	29,530 98	52	180,460	1,276 51
Renewed	10,745	90,983 55	178	275,825	2,810 47
Industrial	2,220	2,396 77			
Totals	29,751	232,595 40	452	843,610	8,071 56
Less ceased	17,353	136,892 16	246	432,825	4,412 97
Gross in force at end of 1915	12,398	95,703 24	206	410,785	3,658 59
Less reinsured		2,041 04			
Net in force at end of 1915	12,398	93,662 20	206	410,785	3,658 59

Summary of net in force at end of 1915: No. 23,448; Amount, $42,214,994; Premiums, $343,593.03.

Schedule A.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General.

Cities:—	Par value.	Book value.	Market value.
Brandoa, 1934, 4½ p.c.	$ 10,000 00	$ 9,860 65	$ 8,600 00
Brantford, 1918, 4 p.c.	10,000 00	10,083 50	9,700 00
Calgary, 1925, 4½ p.c.	15,000 00	15,027 00	13,650 00
Edmonton, 1924, 4½ p.c.	10,000 00	10,000 00	9,100 00
Fort William, 1927, 4½ p.c.	19,686 50	19,064 75	17,717 85
Hamilton, 1920, 4 p.c.	20,000 00	20,352 00	19,000 00
London, 1933, 4 p.c.	10,000 00	10,051 64	8,500 00
Peterborough, 1931, 3¾ p.c.	10,000 00	9,913 36	8,300 00
Port Arthur, 1935, 5 p.c.	17,000 00	17,663 90	15,470 00
Strathcona, 1933, 6 p.c.	6,000 00	6,122 40	6,120 00
Toronto, 1929, 3½ p.c.	9,733 33	9,733 33	7,981 33
" 1928, 4 p.c.	9,733 33	9,733 33	8,662 67
Vancouver, 1942, 3½ p.c.	24,000 00	22,357 56	16,800 00
Town:—			
Dundas, 1917, 4 p.c.	9,000 00	9,029 00	8,820 00
District:—			
South Vancouver, 1959, 5 p.c.	20,000 00	20,991 00	17,000 00
School:—			
Winnipeg, 1935, 4 p.c.	15,000 00	15,023 75	12,600 00
Total on deposit with Receiver General	$ 215,153 16	$ 215,007 17	$ 188,021 85

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debs., owned by the Company—*Concluded.*

Held by the Company.

	Par value.	Book value.	Market value.
Government:—			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. paid)	$ 10,000 00	$ 1,000 00	$ 1,000 00
Province of Ontario, 1925, 4½ p.c.	10,000 00	9,610 00	9,600 00
Cities:—			
Berlin, 1916 to 1921, 5 p.c.	6,504 20	6,504 20	6,439 16
" 1926, 5 p.c.	1,557 59	1,557 59	1,495 29
" 1933, 5½ p.c.	253 01		255 54
" 1934, 5½ p.c.	431 92		436 23
" 1935, 5½ p.c.	620 68		626 89
" 1936, 5½ p.c.	819 81		828 01
" 1937, 5½ p.c.	1,029 90		1,040 20
" 1938, 5½ p.c.	251 55	6,344 22	254 07
" 1939, 5½ p.c.	485 38		490 23
" 1940, 5½ p.c.	732 08		739 40
" 1941, 5½ p.c.	992 35		1,002 27
" 1942, 5½ p.c.	266 92		269 59
" 1943, 5½ p.c.	556 61		562 18
Kamloops, 1922, 5 p.c.	5,000 00	4,652 74	4,700 00
Lethbridge, 1928, 5 p.c.	16,560 00	17,172 19	15,015 00
Macleod, 1933, 6 p.c.	5,000 00	5,000 00	4,900 00
Moose Jaw, 1916, 5 p.c.	500 00		500 00
" 1918–1919, 5 p.c.	1,000 00		970 00
" 1921–1922, 5 p.c.	1,000 00		950 00
" 1924–1925, 5 p.c.	1,000 00	7,474 50	940 00
" 1927–1928, 5 p.c.	1,000 00		936 00
" 1930–1931, 5 p.c.	1,000 00		920 00
" 1933–1934, 5 p.c.	1,000 00		910 00
" 1936–1937, 5 p.c.	1,000 00		960 00
Nelson (St. Ry.) 1930, 5 p.c.	10,000 00	10,000 00	8,900 00
Niagara Falls, 1919 to 1924, 5 p.c.	3,625 56	3,478 77	3,516 80
North Vancouver, 1957, 5 p.c.	10,000 00	9,702 92	8,400 00
Portage la Prairie, 1928, 5 p.c.	12,230 00	12,189 37	11,129 30
" 1948, 5 p.c.	11,000 00	11,000 00	9,460 00
Prince Albert, 1942, 4½ p.c.	20,000 00	18,135 20	16,000 00
Regina, 1929, 5 p.c.	10,000 00	9,269 00	9,400 00
Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50	4,371 24
St. Boniface, 1930, 5 p.c.	10,000 00	10,461 39	9,300 00
Saskatoon, 1940, 5 p.c.	6,000 00	6,290 40	5,280 00
Strathcona, 1933, 5 p.c.	4,000 00	4,081 60	4,080 00
Toronto, (New Toronto) 1940–1944, 6 p.c.	5,000 00	4,895 92	4,600 00
Vernon, 1933, 5 p.c.	10,000 00	8,882 80	8,700 00
Windsor, 1918 to 1940, 4 p.c.	10,165 63	10,092 19	9,657 35
Towns:—			
Athabasca, 1928–1931, 7 p.c.	5,000 00	5,227 78	4,950 00
Camrose, 1925 to 1931, 5 p.c.	10,548 96	10,317 77	8,966 62
" 1938 to 1941, 5 p.c.	6,529 88	5,402 55	5,158 45
Claresholm, 1916 to 1945, 5½ p.c.	7,700 00	7,700 00	6,776 00
North Battleford, 1938 to 1943, 5 p.c.	11,411 59	10,978 39	9,585 74
Red Deer, 1916 to 1941, 5 p.c.	9,351 32	9,229 76	7,948 63
Renfrew, 1937 to 1939, 4½ p.c.	13,242 26	12,953 90	11,388 35
Smith Falls, 1937 to 1940, 5 p.c.	10,726 13	11,057 62	9,790 78
Strathroy, 1929 to 1932, 4 p.c.	10,495 86	10,495 86	8,711 56
Swift Current, 1946 to 1951, 6 p.c.	10,892 66	12,180 35	10,565 88
Walkerville, 1924 to 1928, 5½ p.c.	6,738 06	6,578 56	6,670 66
Weyburn, 1949, 5 p.c.	5,000 00	5,092 74	4,100 00
Yorkton, 1937–1941, 5 p.c.	5,000 00	4,920 68	4,150 00
Municipality or District:—			
Fort Garry, 1920, 5 p.c.	5,000 00	4,800 00	4,800 00
Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00	8,300 00
Point Grey, 1960, 5 p.c.	10,000 00	10,588 32	8,600 00
Twp. of York, 1930–1933, 5 p.c.	10,670 11	9,914 12	10,243 31
Schools:—			
Calgary, 1920–1923, 4½ p.c.	8,000 00	7,370 72	7,040 00
Medicine Hat, 1916–1924, 5 p.c.	9,000 00	9,127 36	8,640 00
" 1928–1932, 5 p.c.	5,000 00	4,908 11	4,550 00
St. Paul, P.Q., 1929–1932, 5 p.c.	5,333 36	4,589 41	4,693 36
" 1931–1933, 5 p.c.	6,000 00	5,287 23	5,220 00
Railway:—			
Toronto Ry. Co., 1921, 4½ p.c.	4,866 67	4,995 47	4,720 67
Miscellaneous—			
Can. Perm. Mort. Corp., 1916, 4½ p.c.	10,000 00	10,000 00	10,000 00
" " 4¼ p.c.	10,000 00	10,000 00	10,000 00
Totals held by Company	$ 401,941 55	$ 386,423 20	$ 355,008 76
Total par book and market values	$ 617,094 71	$ 601,430 37	$ 543,030 61

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. I. WOODLAND.

Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business, February 20, 1900. Licensed for fire business November 29, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,000,000
Amount paid thereon in cash	200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)	$ 1,093,605 79

Other Assets in Canada.

Cash at head office, $2,880.15; at Toronto office, $187.76		3,067 91
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 23,972 42	
Bank of Montreal, Toronto	10,648 77	
Total cash in banks		34,621 19
Agents' balances and premiums uncollected, viz:—		
Fire ($ 3,181.10 on business prior to Oct. 1, 1915)	$ 41,856 75	
Accident ($ 4,410.02 " " " 1, 1915)	20,241 11	
Liability ($51,471.59 " " " 1, 1915)	115,095 62	
Sickness ($ 928.60 " " " 1, 1915)	3,313 80	
Guarantee ($ 5,705.97 " " " 1, 1915)	15,187 92	
Total		195,695 20
Total assets in Canada		$ 1,326,990 09

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 10,333 00
" fire claims, resisted, not in suit	1,000 00
" accident claims, unadjusted	13,000 00
" accident claims, resisted in suit	2,000 00
" guarantee claims, unadjusted	33,757 00
" guarantee claims, resisted in suit	3,000 00
" sickness claims, unadjusted	6,000 00
" liability claims, unadjusted	147,500 00
" liability claims, resisted in suit	2,500 00

THE EMPLOYERS' LIABILITY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Total net amount of unsettled claims		$ 219,090 00
Reserve of unearned premiums, viz.:—		
Fire	$ 241,434 48	
Accident	42,622 83	
Guarantee	40,618 80	
Sickness	26,901 53	
Employers' liability	196,198 43	
Total, $547,776 07; carried out at 80 per cent		438,220 86
Taxes due and accrued		20,000 00
Reinsurance premiums due		2,202 43
Total liabilities in Canada		$ 679,513 29

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	424,548 80	150,996 22	741,844 67	22,098 82	98,123 27
Less reinsurance	9,436 98	1,931 97	1,191 25	16 69	6,221 88
Less return premiums	69,106 82	26,513 22	208,679 22	4,006 02	15,257 83
Total deduction	78,543 80	28,445 19	209,870 47	4,022 71	21,479 71
Net cash received	346,005 00	122,551 03	531,974 20	18,076 11	76,643 56

Net cash received for premiums for all classes of business ..... $ 1,095,249 90

Total income in Canada ..... $ 1,095,249 90

EXPENDITURE IN CANADA.

Claims	Class of Business.				
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	39,138 36				
Less reinsurances	1,370 58				
Net payment for said claims occurring in previous years	37,767 78	16,950 39	216,517 93	6,060 49	6,708 19
Paid for claims occurring during the year	157,640 74	48,489 60	133,635 43	34,229 31	22,097 89
Less savings and salvage	37 17				
Less reinsurances	5,411 87	5,971 24	5,522 69	66 64	2,660 86
Total deduction	5,449 04				
Net payment for said claims	152,191 70	42,518 36	128,112 74	34,162 67	19,437 03
Total net payment for claims	189,959 48	59,468 75	344,630 67	40,223 16	26,145 22

The Employers' Liability—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 660,427 28
Commission and brokerage: Fire, $66,970.68; Other, $185,292.83	252,263 51
Taxes: Fire, $8,818.75; Other, $17,221.93	26,040 68
Salaries and travelling expenses, Fire: Salaries, head office, $24,062.30; travelling expenses, officials, $4,849.66	28,911 96
Salaries and travelling expenses, Other: Salaries, head office, $59,324.17; travelling expenses, officials, $7,034.75	66,358 92
Miscellaneous expenditure: Fire, viz.: Advertising, $421.28; furniture and fixtures, $682.13; legal expenses, $487.37; maps and plans, $1,298.96; postage, telegrams, telephones and express, $2,656.39; printing and stationery, $4,061.12; rents and house expenses $4,495.91; underwriters' boards, associations, etc., $4,308.58	18,411 74
Miscellaneous expenditure: Other, viz.: Advertising, $1,960.25; furniture and fixtures, $449.95; legal expenses, $2,471.10; postage, telegrams, telephones and express, $5,394.32; printing and stationery, $5,220.47; rents, $13,277.70	28,773 79
Total expenditure in Canada	$ 1,081,187 88

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Employers' Liability.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	35,961,470	403,864 57	17,641,517	130,816 83	27,713,500	509,912 88
Taken in 1915, New			4,221,050	26,480 69	15,621,000	401,049 85
Renewed	39,842,657	427,755 21	13,816,516	89,118 94	17,886,429	284,315 46
Totals	75,804,127	831,619 78	35,679,083	246,416 46	61,220,929	1,195,278 19
Less ceased	32,221,944	361,613 34	17,812,517	159,456 56	34,624,929	794,085 89
Gross in force at end of 1915	43,582,183	470,006 44	17,866,566	86,959 90	26,596,000	401,192 30
Less reinsured	839,753	8,837 68	318,500	1,714 25	42,500	1,992 50
Net in force at end of 1915	42,742,430	461,168 76	17,548,066	85,245 65	26,553,500	399,199 80

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Sickness.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	cts.
Gross in force an end of 1914	4,482,300	18,989 53	17,661,770	77,518 86
Taken in 1915, New	974,950	14,934 31	13,136,456	45,752 02
Renewed	3,461,875	43,121 25	12,997,280	52,732 88
Totals	8,919,125	77,045 09	43,795,506	176,003 76
Less ceased	4,481,050	23,242 03	22,201,243	88,258 04
Gross in force at end of 1915	4,438,075	53,803 06	21,594,263	87,745 72
Less reinsured			1,518,309	6,508 12
Net in force at end of 1915	4,438,075	53,803 06	20,075,954	81,237 60

Summary of net in force at end of 1915: Amount, $111,358,025; Premiums, $1,080,654 87.

THE EMPLOYERS' LIABILITY—*Concluded.*

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Governments—		
Canada registered stock, 1930/1950, 3½ p.c.	$ 48,666 67	$ 40,880 00
" " 1940/1960, 4 p.c.	97,333 33	86,626 66
Province of Alberta, reg'd, stock 1943, 4½ p.c.	24,333 33	21,170 00
" British Columbia stock, 1941, 3 p.c.	68,133 33	45,649 33
" Manitoba, 1947, 4 p.c.	24,333 34	19,953 33
" Nova Scotia stock, 1954, 3½ p.c.	24,333 33	18,006 66
" Quebec, 1928, 4 p.c.	41,853 33	37,668 00
" Saskatchewan reg'd stock, 1951, 4 p.c.	4,866 67	3,796 00
Garanteed stock (Irish Land Act), 1933, 2¾ p.c.	32,017 80	20,811 57
Newfoundland, 1947, 3½ p.c.	19,953 33	16,361 73
" 1948, 3½ p.c.	973 33	798 14
" 1951, 3½ p.c.	18,006 67	14,765 46
Belgian, 1925 or later, 3 p.c.	164,320 20	92,019 31
Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c.	26,231 33	18,886 56
Cities:—		
Berlin, 1919, 5 p.c.	5,000 00	4,950 00
Edmonton, 1949, 4½ p.c.	39,906 66	31,925 34
Lachine, 1950, 4½ p.c.	16,000 00	13,280 00
Lethbridge, 1940, 4½ p.c.	10,000 00	8,100 00
Montreal Stg. reg'd stock, 1953, 4½ p.c.	24,333 33	21,413 33
" (Notre Dame de Grace), 1949, 4½ p.c	25,000 00	22,000 00
North Vancouver, 1931, 4½ p.c.	48,666 67	40,880 00
Ottawa, 1940, 4 p.c.	24,333 33	20,196 66
Quebec, 1923, 4 p.c.	8,273 34	7,611 47
Three Rivers, 1958, 4½ p.c.	10,000 00	8,000 00
Toronto, 1920, 4 p.c.	9,733 33	9,246 66
" 1940, 4 p.c.	14,600 00	11,826 00
Vancouver, 1949, 4 p.c.	24,333 33	18,250 00
Victoria, 1921, 4 p.c.	24,333 33	22,386 66
" 1960, 4 p.c.	9,733 33	7,202 66
Winnipeg, 1940, 4 p.c.	24,333 33	19,953 33
Town—		
Maisonneuve, 1950, 4½ p.c.	9,733 33	7,981 33
School:—		
North Vancouver, 1960, 5 p.c.	9,000 00	7,470 00
Railways:—		
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.	36,013 33	31,691 74
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.	27,253 33	22,347 73
Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.	48,666 67	38,446 67
G. T. P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c.	73,000 00	59,860 00
Lacombe & Blindman Valley Elec. Ry., 1st mtge (g'teed by Prov. of Alberta) 1943, 5 p.c.	25,000 00	22,750 00
Madras Ry. Annuities "Class B" (g'teed by Sec. of State for India) 1956	28,186 11	26,776 80
Miscellaneous:—		
Can. Perm. Mtge. Corp., 1924, 4½ p.c.	50,000 00	50,000 00
Can. Landed & Nat. Inv't. Co., 1918, 4½ p.c.	24,333 33	24,333 33
Home Inv't & Sav. Assoc., 1919, 5 p.c.	24,333 33	24,333 33
Huron & Erie Mtge. Corp., 1922, 4½ p.c.	48,666 67	48,666 67
Ontario Loan and Deb. Co., 1919, 4½ p.c.	24,333 33	24,333 33
Total on deposit with Receiver General	$1,342,455 40	$1,093,605 79

(*For General Business Statement, See Appendix.*)

THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated 1859. Dominion license issued April 3, 1913.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz.:—			
Imperial Japanese Govt. bonds, 2nd Series, 1915/1925 on 6 months' notice, 4½ p.c.	$ 9,740 00	$ 8,376 40	
Commonwealth of Massachusetts, 1941, 3 p.c.	65,000 00	55,250 00	
City of Fort William, 1942, 5 p.c.	24,333 33	21,900 00	
City of Stratford, 1942, 4½ p.c.	25,000 00	21,750 00	
Total on deposit with Receiver General	$ 124,073 33	$ 107,276 40	
Carried out at market value			$ 107,276 40
Other Assets in Canada.			
Interest accrued			2,814 06
Total assets in Canada			$ 110,090 46

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 1,518 90	
Net amount of claims, resisted, not in suit	570 39	
Total net amount of unsettled claims		$ 2,089 29
Reserve of uncarned premiums, $19,415.78; carried out at 80 per cent		15,532 62
Taxes, due and accrued (estimated)		300 00
Total liabilities in Canada		$ 17,921 91

INCOME IN CANADA.

Gross cash received for premiums	$ 159,801 83	
Deduct reinsurances, $108,646.89; return premiums, $21,291.76	129,938 65	
Net cash received for premiums		$ 29,863 18
Received for interest on investments		5,542 00
Total income in Canada		$ 35,405 18

The Equitable Fire and Marine—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 7,050 65	
Deduct reinsurances	4,177 07	
Net amount paid for said claims	$ 2,873 58	
Amount paid for claims occurring during the year	$ 39,046 91	
Deduct reinsurances	28,145 62	
Net amount paid for said claims	$ 10,901 29	
Total net amount paid for claims		$ 13,774 87
Commission or brokerage		9,954 38
Taxes		233 51
Total expenditure in Canada		$ 23,962 76

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 11,133,528	$ 130,498 26
Taken during the year, new and renewed	13,742,357	159,801 83
Total	$ 24,875,885	$ 290,300 09
Deduct terminated	9,528,745	116,815 55
Gross in force at end of year	$ 15,347,140	$ 173,484 54
Deduct reinsured	11,973,883	136,213 28
Net in force at December 31, 1915	$ 3,373,257	$ 37,271 26

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate		$ 101,180 00
Mortgage loans on real estate, first liens		106,600 00
Book value of bonds and stocks		973,433 33
Cash in trust companies and in banks		69,971 26
Agents' balances		25,940 81
Total ledger assets		$ 1,277,125 40

NON-LEDGER ASSETS.

Interest accrued		12,938 15
Rents accrued		600 00
Market value of bonds and stocks over book value		64,555 67
Recoverable for reinsurance on paid claims		626 37
Gross assets		$ 1,355,845 59
Deduct assets not admitted		60,610 18
Total admitted assets		$ 1,295,235 41

LIABILITIES.

Net amount of unpaid claims		$ 52,631 31
Unearned premiums		276,556 86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		250 00
Federal, State and other taxes, due or accrued (estimated)		3,500 00
Interest on mortgages collected in advance		523 75
Total liabilities, except capital stock		$ 333,461 92
Capital stock paid in cash		500,000 00
Surplus over liabilities and capital stock		461,773 49
Total liabilities		$ 1,295,235 41

The Equitable Fire and Marine—*Concluded.*

INCOME.

Net cash received for premiums	$	376,407 24
Received for interest and dividends		42,089 10
Received for rent		5,553 11
Gross profit on sale or maturity of stocks		12,000 08
Gross increase by adjustment in book value of bonds		13,362 50
Premium on increase in capital stock		200,000 00
All other income		315 00
Total income	$	649,727 03

EXPENDITURE.

Net amount paid for claims	$	147,517 54
Expenses of adjustment and settlement of claims		2,591 12
Dividends paid stockholders		37,000 00
Commissions or brokerage		125,926 92
Salaries, fees and all other charges of officers, directors, trustees and home office employees		14,080 42
Rents		2,653 07
Taxes on real estate		1,729 70
State taxes on premiums, Insurance department licenses and fees		389 51
All other licenses, fees and taxes		3,120 45
Agents' balances charged off		1 80
Gross loss on sale or maturity of ledger assets		7,223 75
Decrease, by adjustment, in book value of bonds and stocks		47,399 31
All other expenditure		3,832 40
Total expenditure	$	393,465 99

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$178,048,721 00
Premiums thereon	1,813,035 24
Amount of policies terminated	172,678,874 00
Premiums thereon	1,810,400 00
Net amount in force at end of year	51,435,164 00
Premiums thereon	526,213 54

FACTORIES INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—C. R. CLAPP.

Vice-President—B. L. ANDERSON.

Secretary—R. J. MAHONY.

Principal Office—Toronto.

Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the statutes of Quebec of 1905, as amended by chapter 119 of the statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act," chapter 69 of the statutes of Quebec of 1908, the said company was enabled to exercise certain additional powers. (Incorporated as Factories Insurance Company, May 4, 1910 by an Act of the Parliament of Canada, 9-10 Edward VII, cap. 128. Dominion license issued December 17, 1910).

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	160,000 00
Amount paid thereon in cash	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company		$ 4,800 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		12,968 60
The same, second liens		16,000 00
Book value of bonds and debs. (*For details, see Schedule A.*)		80,097 70
Cash at head office		200 00
Cash in banks, viz.:—		
Molsons Bank, Toronto	$ 9,923 62	
La Caisse d'Economie de Notre Dame	146 95	
Total cash in banks		10,070 57
Total ledger assets		$ 124,136 87
Deduct market value of bonds and debs. under book value		7,607 00
		$ 116,529 87

OTHER ASSETS.

Interest due, $534.76; accrued, $914.38		1,449 14
Agents' balances and premiums uncollected ($12,725.18 on business written previous to Oct. 1, 1915)		56,498 13
Due for reinsurance		19,645 91
Furniture and fixtures, $2,000; plans, $5,000		7,000 00
Amount of premium notes on hand on which policies are issued	$ 394,155 68	
Deduct amount paid thereon	289,979 39	
Balance	$ 104,176 29	
Less provision for collection, etc.	5,000 00	
Balance carried out		99,176 29
Return reinsurance premiums		1,955 96
Gross assets		$ 302,255 30
Deduct assets not admitted		37,027 05
Net assets		$ 265,228 25

Factories Insurance Company—*Continued.*

LIABILITIES.

Net amount of claims, unadjusted		$ 16,738 68
Reserve of unearned premiums, $203,976.37; carried out at 80 per cent		163,181 10
Due for reinsurance premiums		22,962 22
Taxes due and accrued		2,415 00
Total liabilities (except capital)		$ 205,297 00
Excess of assets over liabilities		$ 59,931 25
Capital stock paid in cash		100,000 00

INCOME.

Gross cash received for premiums	$ 290,288 54	
Deduct reinsurances, $61,150.14; return premiums, $86,515.86	147,666 00	
Total net cash received for premiums		$ 142,622 54
Received for interest on investments		7,721 36
Total income		$ 150,343 90

EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years	$ 28,408 41	
Deduct savings and salvage, $74.40; reinsurances, $6,563.14	6,637 54	
Net amount paid for said claims	$ 21,770 87	
Amount paid for claims occurring during the year	$ 145,509 65	
Deduct savings and salvage, $7.20; reinsurances, $33,340.58	33,347 78	
Net amount paid for said claims	$ 112,161 87	
Total net amount paid for claims		$ 133,932 74
Commission or brokerage		33,480 81
Salaries: Home Office officials, $18,182.50; do., agents, $3,769.40; directors' fees, $300; auditors' fees, $400; travelling expenses, $774.60		23,426 50
Taxes		5,648 85
Miscellaneous expenditure, viz.: Legal expenses, $2,562.16; postage, telegrams, telephones and express, $1,828.79; rent, $2,383.37; advertising, $547.53; maps and plans, $1,850; printing and stationery, $1,212.69; sundry office expenses, $638.80; furniture and fixtures, $400		11,423 34
Total expenditure		$ 207,912 24

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1914		$ 182,361 83
Amount of cash income as above		150,343 90
Total		$ 332,705 73
Amount of cash expenditure as above	$ 207,912 24	
Amount written off ledger assets	656 62	
Total		208,568 86
Balance, net ledger assets, Dec. 31, 1915		$ 124,136 87

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 53,620 66
Amount of commission thereon	10,376 60
Amount of losses recovered from said companies	37,821 40
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $23,679.51; carried out at 80 per cent	18,943 61
Amount of losses due and recoverable from such companies	25,663 91
Amount of reinsurance premiums payable to such companies	21,006 26

FACTORIES INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

Cash Business.	Amount.	Premiums.
Gross policies in force at December 31, 1914	$ 26,108,312	$ 340,198 89
Taken during the year, new and renewed	19,041,522	264,900 46
Total	$ 45,149,834	$ 605,099 35
Deduct terminated	24,629,313	348,750 76
Gross in force at end of year	$ 20,520,521	$ 256,348 59
Deduct reinsured	3,590,828	45,740 56
Net in force at December 31, 1915	$ 16,929,693	$ 210,608 03
Mutual Business.		
Gross policies in force at date of last statement	$ 5,267,512	$ 259,731 74
Taken during the year (3 year notes)	1,895,901	64,199 19
Total	$ 7,163,413	$ 323,930 93
Deduct terminated	2,490,265	152,450 73
Gross in force at end of year	$ 4,673,148	$ 171,480 20
Deduct reinsured	257,180	4,103 79
Net in force at December 31, 1915	$ 4,415,968	$ 167,376 41
Unassessed portion of premium notes	$ 86,185 54	

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Province of New Brunswick, 1933, 3½ p.c.	$ 15,000 00	$ 15,000 00	$ 12,300 00
Province of Nova Scotia, 1922, 3 p.c.	25,000 00	23,742 50	22,000 00
City of Hull, P.Q., 1940, 4 p.c.	6,000 00	5,505 72	4,680 00
City of Hull, P.Q., 1941, 4 p.c.	4,000 00	3,670 48	3,080 00
City of Medicine Hat, 1923, 5 p.c.	10,000 00	9,724 00	9,400 00
Total on deposit with Receiver General	$ 60,000 00	$ 57,642 70	$ 51,460 00
Other bonds owned by the Company:—			
Cities—			
Fort William, 1933, 5 p.c.	5,000 00	5,000 00	4,600 00
St. Catharines, 1926, 4 p.c.	5,000 00	4,600 00	4,450 00
Towns—			
Swift Current, 1941 to 1945, 6 p.c.	6,578 04	7,200 00	6,380 70
Watrous, Sask., 1943, 6 p.c.	1,000 00	920 00	910 00
Coronation, Alta., 1939, 6 p.c.	1,000 00	920 00	900 00
" 1940, 6 p.c.	1,000 00	920 00	900 00
" 1942, 6 p.c.	1,000 00	920 00	890 00
Miscellaneous—			
Can. Can. L. & S. Co., 1916, 4 p.c.	2,000 00	1,975 00	2,000 00
Total par, book and market values	$ 82,578 04	$ 80,097 70	$ 72,490 70

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON

Principal Office—80 Maiden Lane, New York, N.Y.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—	Par value.	Market value.	
District of Columbia (g'teed. by U.S. Gov't.), 1924, 3·65 p.c.	$ 50,000 00	$ 50,000 00	
City of Toronto, 1929, 3½ p.c.	55,966 67	45,892 67	
City of Toronto, 1944, 3½ p.c.	24,333 33	18,006 66	
City of Toronto, 1948, 4 p.c.	299,300 00	242,433 00	
Total on deposit with Receiver General.	$ 429,600 00	$ 356,332 33	
Carried out at market value			$ 356,332 33

Other Assets in Canada.

Interest due, $7,391.23; accrued, $760.42		8,151 65
Agents' balances and premiums uncollected, viz.:—		
Fire ($1,107.40 on business prior to Oct. 1, 1915)	$ 44,389 09	
Tornado	50 63	
Total		44,439 72
Total assets in Canada		$ 408,923 70

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid ($1,975 accrued prior to 1915)	$ 17,640 59	
Net amount of fire claims, resisted in suit	1,200 00	
Total net amount of unsettled fire claims		$ 18,840 59
Reserve of unearned premiums: fire, $217,916.64; tornado, $1,937.40; total, $219,854.04; carried out at 80 per cent.		175,883 23
Taxes due and accrued		9,494 11
Total liabilities in Canada		$ 204,217 93

FIDELITY-PHENIX—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Tornado.	
	$ cts.	$ cts.	
Gross cash received	438,988 66	2,618 82	
Less reinsurance	29,791 20	159 05	
Less return premiums	78,807 02	823 59	
Total deduction	108,598 22	982 64	
Net cash received	330,390 44	1,636 18	
Net cash received for premiums for all classes of business			$ 332,026 62
Cash received for interest on investments			16,607 46
Total income in Canada			$ 348,634 08

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Tornado.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	47,560 20		
Less savings and salvage, $12.60; reinsurances, $169.74	182 34		
Net payment for claims occurring in previous years	47,377 86	36 45	
Paid for claims occurring during the year	155,291 60	86 15	
Less reinsurances	5,709 00		
Net payment for said claims	149,582 60		
Total net payment for claims	196,960 46	122 60	
Total net payments for claims for all classes of business			$ 197,083 06
Commission and brokerage: Fire, $62,506.03; Other, $387.75			62,893 78
Taxes			10,153 78
Salaries, fees and travelling expenses: Fire, salaries: general and special agents, $7,497.63; travelling expenses: officials, $3,674.87			11,172 50
Miscellaneous expenditure, Fire, viz.:—Advertising, $47.82; maps and plans, $421.75; postage, telegrams, exchange and express, $1,129 49; printing, stationery and sundries, $776.58; duty, $89.91; underwriters' boards, associations, etc., $1,579.69			4,045 24
Miscellaneous expenditure, Other, viz:—Postage			3 70
Total expenditure in Canada			$ 285,352 06

Fidelity-Phenix—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	40,173,729	495,582 31	1,806,460	8,632 68
Taken in 1915—new and renewed	38,346,677	439,197 41	601,720	2,669 45
Totals	78,520,406	934,779 72	2,408,180	11,302 13
Less ceased	39,160,843	468,425 40	1,595,750	7,581 27
Gross in force at end of 1915	39,359,563	466,354 32	812,430	3,720 86
Less reinsured	3,230,280	31,134 57	40,000	159 05
Net in force at end of 1915	36,129,283	435,219 75	772,430	3,561 81

Summary of net in force at end of 1915: Amount, $36,901,713. Premiums, $438,781.56.

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 566,500 00
Mortgage loans on real estate, first liens	15,500 00
Book value of stocks and bonds	14,754,741 00
Cash on hand, in trust companies and in banks	1,067,704 57
Agents' balances and bills receivable	1,398,579 02
Amount recoverable for reinsurance on paid claims	67,048 28
Total ledger assets	$17,870,072 87

NON-LEDGER ASSETS.

Interest due and accrued	67,812 86
Rents due and accrued	381 90
Market value of bonds and stocks over book value	48,570 25
Other non-ledger assets	175 00
Gross assets	$17,987,012 88
Deduct assets not admitted	240,675 52
Total admitted assets	$17,746,337 36

LIABILITIES.

Net amount of unpaid claims	$ 466,300 65
Uncarned premiums	7,909,326 42
Dividends declared and unpaid to stockholders	250,000 00
Funds held under reinsurance treaties	140 79
Salaries, rents, expenses, bills, accounts, fees, etc., due of accrued	25,000 00
Federal, State and other taxes due or accrued (estimated)	143,700 00
Contingent commissions or other charges due or accrued	29,092 87
Reserve for contested liabilities, not losses	250,000 00
Federal income tax, withheld at source	126 01
Total liabilities, except capital stock	$ 9,075,686 74
Capital stock paid up in cash	2,500,000 00
Surplus over liabilities and capital stock	6,170,650 62
Total liabilities	$17,746,337 36

FIDELITY-PHENIX—*Concluded.*

INCOME.

Net cash received for premiums	$ 6,739,950 81
Interest and dividends	681,399 95
Rents	28,987 76
Agents' balances previously charged off	249 30
Gross profit on sale or maturity of ledger assets	183,087 00
Gross increase by adjustment in book value of ledger assets	1,165,691 00
Federal income tax, withheld at source	257 78
Other income	11,954 37
Total income	$ 8,811,577 97

DISBURSEMENTS.

Net amount paid for claims	$ 3,270,460 79
Expenses of adjustment and settlement of claims	107,554 02
Dividends to stock holders	250,000 00
Commission or brokerage	1,391,995 54
Allowances to local agencies for miscellaneous agency expenses	1,832 32
Salaries, $135,275 76; and expenses, $106,139.53; of special and general agents	241,415 29
Salaries, fees and all other charges of officers, directors, trustees and home office employees	414,027 91
Rents	70,057 99
Underwriters boards and tariff associations	87,864 11
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	27,952 16
Inspections and surveys	17,346 16
Taxes on real estate	3,261 13
State taxes on premiums, Insurance Department licenses and fees	181,598 14
All other licenses, fees and taxes	58,835 38
Agents' balances charged off	1,515 25
Decrease in liabilities during the year on account of reinsurance treaties	979 10
Bills receivable past due, charged off	7,414 94
Federal income tax withheld at source	253 77
Gross loss on sale or maturity of ledger assets	1,499 00
Gross decrease by adjustment in book value of ledger assets	22,400 00
All other disbursements	182,625 98
Total disbursements	$ 6,340,888 98

Fire risks—written or renewed during the year—amount	$ 899,147,321 00
Premiums thereon	9,157,983 98
Terminated during the year	798,304,612 00
Premiums thereon	8,368,201 22
Net amount in force, December 31, 1915	1,448,163,593 14
Premiums thereon	14,937,681 79

FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—BERNARD FAYMONVILLE.

Secretary—LOUIS WEINMANN.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—G. T. McMURRICH.

Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Commonwealth of Mass., 1941, 3 p.c.	$ 50,000 00	$ 42,500 00	
State of California (State Highway Act), 1919, 4 p.c.	15,000 00	15,000 00	
State of California (State Highway Act), 1920, 4 p.c.	5,000 00	4,950 00	
State of California (San Francisco Seawall), 1924, 4 p.c.	45,000 00	44,550 00	
Total on deposit with Receiver General	$ 115,000 00	$ 107,000 00	
Carried out at market value			$ 107,000 00

Other Assets in Canada.

Interest accrued		2,050 00
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 8,011 78	
Automobile (including Fire Risk), ($1,900.40 on business prior to Oct. 1, 1915)	2,750 40	
Inland transportation ($2,950.35 on business prior to Oct. 1, 1915)	6,450 35	
Total		17,212 53
Total assets in Canada		$ 126,262 53

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 7,814 08	
Net amount of automobile (including fire risk) claims, unadjusted	2,500 00	
Net amount of inland transportation claims, unadjusted	27,924 18	
Total net amount of unsettled claims		$ 38,238 26
Reserve of unearned premiums, viz.:—		
Fire	$ 52,696 95	
Automobile (including fire risk)	4,215 09	
Inland transportation	17,703 32	
Total, $74,615.36; carried out at 80 per cent		59,692 29
Taxes due and accrued		2,000 00
Salaries, rent, advertising, agency and other expenses, due and accrued		250 00
Commissions due		2,000 00
Total liabilities in Canada		$ 102,180 55

Fireman's Fund—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile. (including Fire Risk).	Inland Transportation.
	$ cts.	$ cts.	$ cts.
Gross cash received	153,787 27	14,398 23	56,395 39
Less reinsurance	9,819 33		3,397 59
Less return premiums	32,893 99	3,460 39	854 58
Total deduction	42,713 32		4,252 17
Net cash received	111,073 95	10,937 84	52,143 22

Net cash received for premiums for all classes of business	$	174,155 01
Cash received for interest on investments		4,100 00
Total income in Canada	$	178,255 01

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile. (including Fire Risk).	Inland Transportation.
	$ cts	$ cts.	$ cts
Amount paid for claims occurring in previous years	13,611 33		
Less savings and salvage	1,165 40		
Net payment for claims occurring in previous years	12,445 93	11,905 00	850 00
Paid for claims occurring during the year	48,677 39	2,599 93	33,273 67
Less savings and salvage	560 00	215 00	786 46
Less reinsurance	6,720 30		2,652 50
Total deduction	7,280 30		3,438 96
Net payment for said claims	41,397 09	2,384 93	29,834 71
Total net payment for claims	53,843 02	14,289 93	30,684 71

Total net payments for claims for all classes of business	$	98,817 66
Commission and brokerage: Fire, $15,721.57; Other, $5,260		20,981 57
Taxes		3,670 50
Salaries, fees and travelling expenses, Fire: Salaries—head office, $500; general and special agents, $1,000; travelling expenses, agents, $2,057.72		3,557 72
Miscellaneous expenditure, Fire, viz.: Advertising, $520 96; fire departments, patrol and salvage corps assessments, etc., $215; inspections and surveys, $220; maps and plans, $320; postage, telegrams, telephones and express, $350; printing and stationery, $200; underwriters' boards, associations, etc., $800		2,625 96
Miscellaneous expenditure, Other, viz.: Advertising, $200; postage, telegrams, telephones and express, $850; printing and stationery, $150		1,200 00
Total expenditure in Canada	$	130,853 41

Fireman's Fund—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile. (including Fire Risk)		Inland Transportation.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	10,699,909	117,403 60	824,685	21,537 09	499,820	15,247 95
Taken in 1915, new and renewed	11,624,306	119,264 96	654,965	13,927 83	5,396,480	57,465 54
Totals	22,324,215	217,668 56	1,479,650	35,464 92	5,896,300	72,713 49
Less ceased	12,222,805	126,845 56	769,090	27,034 74	1,097,060	34,766 60
Gross in force at end of 1915	10,101,410	110,823 00	710,560	8,430 18	4,799,240	37,946 89
Less reinsured	1,620,480	11,402 45			180,265	2,540 25
Net in force at end of 1915	8,480,930	99,420 55	710,560	8,430 18	4,618,975	35,406 64

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 573,442 39
Mortgage loans on real estate, first liens	1,138,153 90
Loans on bonds, stocks, etc.	339,459 67
Book value of bonds and stocks	6,107,862 30
Cash on hand, in trust companies and in banks	2,141,816 98
Agents' balances and bills receivable	1,424,585 05
Total ledger assets	$11,725,320 29

NON-LEDGER ASSETS.

Interest due and accrued	96,935 05
Gross assets	$11,822,255 34
Deduct assets not admitted	496,049 74
Total admitted assets	$11,326,205 60

LIABILITIES.

Net amount of unpaid claims	$ 1,147,419 69
Total unearned premiums	5,661,581 73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,500 00
Federal, State and other taxes due or accrued (estimated)	130,000 00
Contingent commissions or other charges due or accrued	160,000 00
Dividend earned but not declared	60,000 00
Total liabilities, excluding capital stock	$ 7,161,501 42
Capital stock paid up in cash	1,500,000 00
Surplus over all liabilities and capital stock	2,664,704 18
Total liabilities	$11,326,205 60

INCOME.

Net cash received for premiums	$ 7,821,896 90
Interest and dividends	366,200 28
Rents	15,584 37
Agents' balances previously charged off	399 33
Gross profit on sale or maturity of bonds and stocks	2,065 75
Total income	$ 8,206,146 63

FIREMAN'S FUND—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 3,994,633 09
Expenses of adjustment and settlement of claims	90,176 48
Interest or dividends to stockholders	240,000 00
Commission or brokerage	1,365,121 11
Allowances to local agencies for miscellaneous agency expenses	30,014 28
Salaries, $306,256.38; and expenses, $123,632.66; of special and general agents	429,889 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees	246,618 12
Rents	46,787 45
Underwriters' boards and tariff associations	76,645 26
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	10,328 44
Inspections and surveys	12,167 10
Taxes on real estate	6,551 92
State taxes on premiums, Insurance Department licenses and fees	176,092 80
All other licenses, fees and taxes	44,509 22
Agents' balances charged off	5,411 29
Gross loss on sale or maturity of bonds and stocks	10,645 66
Gross decrease by adjustment in book value of real estate	120,550 57
All other disbursements	179,365 84
Total disbursements	$ 7,085,512 67

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire	$ 539,271,905 00
Premiums thereon	6,192,714 25
Amount of policies terminated during the year	508,261,367 00
Premiums thereon	6,106,776 86
Net amount in force at December 31, 1915	743,586,140 00
Premiums thereon	8,833,621 54

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Chief Agent in Canada—B. B. SMITH.

Head Office in Canada—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
City of Toronto, 1948, 4 p.c.	$ 67,646 66	$ 54,793 79	
City of Hamilton, 1934, 4½ p.c.	20,000 00	18,200 00	
Canadian Northern Railway Winnipeg Terminals (g'teed by Prov. of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00	
Winnipeg General Hospital, 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c.	10,000 00	9,500 00	
Total on deposit with Receiver General	$ 107,646 66	$ 90,693 79	
Carried out at market value			$ 90,693 79

Other Assets in Canada.

Interest accrued	1,902 92
Agents' balances and premiums uncollected ($1,019.41 was on business prior to Oct. 1, 1915).	12,936 86
Total assets in Canada	$ 105,533 57

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 6,387 85	
Net amount of claims, unadjusted	25 00	
Total net amount of unsettled claims		$ 6,412 85
Reserve of unearned premiums, $70,615.91; carried out at 80 per cent		56,492 72
Taxes due and accrued		810 12
Reinsurance premiums, due		273 10
Total liabilities in Canada		$ 63,988 79

INCOME IN CANADA.

Gross cash received for premiums	$ 88,895 51	
Deduct reinsurances, $2,834.53; return premiums, $15,700.56	18,535 09	
Net cash received for premiums		$ 70,360 42
Total income in Canada		$ 70,360 42

Firemen's Insurance—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 2,702 92	
Add reinsurances	490 84	
Net amount paid for said claims	$ 3,193 76	
Amount paid for claims occurring during the year	$ 24,774 77	
Deduct reinsurances	90	
Net amount paid for said claims	$ 24,773 87	
Total net amount paid for claims		$ 27,967 63
Commission or brokerage		14,604 35
Salaries, fees and all other charges of officials		5,540 37
Taxes		2,407 11
Miscellaneous expenditure, viz.: Advertising, $35.81; maps and plans, $301.64; postage, telegrams, telephones and express, $463.99; printing and stationery, $344.05; loss and adjustment expenses, $573.96; duty, $4.10; underwriters' boards, tariff associations, etc., $1,555.80		3,279 35
Total expenditure in Canada		$ 53,798 81

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 11,190,138	$ 158,400 27
Taken during the year, new and renewed	6,634,613	90,232 54
Total	$ 17,824,751	$ 248,632 81
Deduct terminated	7,204,096	99,590 03
Gross in force at end of year	$ 10,620,655	$ 149,042 78
Deduct reinsured	312,177	3,847 04
Net in force at December 31, 1915	$ 10,308,478	$ 145,195 74

(For General Business Statement, see Appendix.)

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—DONALD M. MACKAY.

Secretary—J. MAYHEW ALLEN.

Chief Agent in Canada—THOMAS H. HALL.

Principal Office—Perth, Scotland.

Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 6,250,000 00
Amount subscribed	5,765,000 00
Amount paid thereon in cash	2,015,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)		$ 296,861 31

Other Assets in Canada.

Market value of bonds and debs. deposited with Imperial Bank of Canada (*For details, see Schedule B.*)		10,000 00
Cash at head office in Canada		50 00
Cash in bank and Trust Co.:—		
Imperial Bank of Canada, Toronto	$ 13,836 58	
Imperial Bank of Canada, Winnipeg	8,834 53	
Union Trust Co.	20,000 00	
Total cash in bank and Trust Company		42,671 11
Agents' balances and premiums uncollected ($284.39 on business prior to Oct. 1, 1915)		65,696 54
Interest accrued		5,260 03
Office furniture and plans		5,984 26
Other assets		36 97
Total assets in Canada		$ 426,560 72

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 15,590 83	
Net amount of claims, resisted in suit (accrued in 1914)	4,100 00	
Total net amount of unsettled claims		$ 19,690 83
Reserved of unearned premiums, $229,563.07; carried out at 80 per cent.		183,650 46
Salaries, rent, etc., due and accrued		4,601 01
Taxes due and accrued		4,886 41
Other liabilities		1,598 18
Total liabilities in Canada		$ 214,426 89

General Accident Fire and Life—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 356,993 50	
Deduct reinsurances, $5,990.05; return premiums, $61,687.98	67,678 03	
Total net cash received for premiums		$ 289,315 47
Received for interest on investments		16,043 55
Transfer fees		8 00
Total income in Canada		$ 305,367 02

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 19,034 23	
Deduct savings and salvage, $8.40; reinsurances, $48.95	57 35	
Net amount paid for said claims	$ 18,976 88	
Amount paid for claims occurring during the year	$ 107,905 43	
Deduct reinsurances	1 25	
Net amount paid for said claims	$ 107,904 18	
Total net amount paid for claims		$ 126,881 06
Paid or allowed for commission or brokerage		59,623 22
Paid for: Salaries of head office officials, $19,494.90; auditors' fees, $600; travelling expenses, officials, $375; travelling expenses, agents, $3,145.05		23,614 95
Taxes		8,635 80
Miscellaneous expenditure, viz.: Legal expenses, $204.34; advertising, $192.10; printing and stationery, $2,617.76; postage, telegrams, telephones and express, $1,275.26; rent, $2,289.13; underwriters' board fees, $3,661.79; entertainment, $111.45; furniture and fixtures, $24.72; maps and plans, $143.65; life assurance scheme, $10.08; charges, $1,371.62		11,901 90
Total expenditure in Canada		$ 230,656 93

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	15,930	$ 32,204,199	$ 404,039 25
Taken during the year, new and renewed	10,644	32,272,798	383,048 04
Total	26,574	$ 64,476,997	$ 787,087 29
Deduct terminated	8,321	29,191,432	355,413 74
Gross in force at end of year	18,253	$ 35,285,565	$ 431,673 55
Deduct reinsured		529,585	7,023 29
Net in force at December 31, 1915	18,253	$ 34,755,980	$ 424,650 26

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

Cities—	Par value.	Market value.
Cranbrook, 1916 to 1929, 5 p.c.	$ 27,800 82	$ 25,576 75
Edmonton, 1953, 4½ p.c.	5,353 33	4,282 66
Edmonton, 1953, 5 p.c.	15,573 34	13,548 81
Fort William, 1930, 5 p.c.	10,000 90	9,300 00
Hull, 1935, 5 p.c.	15,000 00	13,800 00
Medicine Hat, 1916, 5 p.c.	3,000 00	3,000 00
" 1928, 5 p.c.	2,000 00	1,840 00
" 1931, 5 p.c.	1,915 97	1,743 53
Moosejaw, 1920, 4½ p.c.	9,000 00	8,460 00
Nanaimo, 1960, 5 p.c.	16,000 00	13,280 00
North Vancouver, 1958, 5 p.c.	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	1,450 00	1,218 00
Prince Albert, 1917 to 1935, 4½ p.c.	13,918 11	12,387 12
Prince Albert, 1916 to 1937, 5 p.c.	4,281 27	3,938 77
St. Thomas, 1916 to 1920, 4 p.c.	10,237 03	9,929 92
Saskatoon, 1920, 5 p.c.	30,000 00	28,800 00
Wetaskiwin, 1917 to 1960, 5 p.c.	9,675 67	8,321 08

General Accident Fire and Life—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. on deposit with Receiver General ,*Concluded.* viz.:—

	Par value.	Market value.
Towns—		
Clinton, 1937, 4½ p.c.	$ 5,000 00	$ 4,300 00
Newmarket, 1917 to 1918, 5½ p.c.	1,358 54	1,358 54
North Bay, 1916 to 1937, 5½ p.c.	8,185 48	8,021 77
Rosthern, 1916 to 1930, 5 p.c.	3,331 35	2,931 59
Sudbury 1921, 5 p.c.	4,462 44	4,283 94
Swift Current, 1932, 5 p.c.	8,000 00	6,960 00
Waterloo, 1916, 5 p.c.	1,188 86	1,188 86
Waterloo, 1936, 5 p.c.	3,935 58	3,738 80
Schools—		
Edmonton, 1916 to 1920, 5 p.c.	15,000 00	14,700 00
Portage la Prairie, 1916 to 1928, 5 p.c.	13,000 00	12,350 00
Saskatoon, 1916, 5 p.c.	2,000 00	1,980 00
" 1916 to 1940, 5 p.c.	4,166 67	3,750 00
" 1917, 5 p.c.	1,000 00	980 00
" 1918, 5 p.c.	2,000 00	1,940 00
" 1919, 5 p.c.	1,000 00	970 00
" 1920, 5 p.c.	2,000 00	1,920 00
" 1922, 5 p.c.	1,000 00	940 00
" 1924, 5 p.c.	1,000 00	930 00
" 1926, 5 p.c.	1,000 00	920 00
" 1928, 5 p.c.	1,000 00	910 00
" 1930, 5 p.c.	1,000 00	900 00
" 1932, 5 p.c.	1,000 00	890 00
" 1934, 5 p.c.	1,000 00	880 00
" 1936, 5 p.c.	1,000 00	870 00
" 1938, 5 p.c.	1,000 00	870 00
" 1940, 5 p.c.	1,000 00	860 00
Strathcona, Public, 1916-1940, 5 p.c.	14,166 67	12,891 67
Miscellaneous—		
Can. Landed and Nat. Invt. Co., Ltd., 1918, 4½ p.c.	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 320,001 13	$ 296,861 81

Schedule B.

Bonds and debs. deposited with Imperial Bank of Canada, viz.:—

	Par Value.	Market Value.
Grand Valley R. R. 1947, 5 p. c.	$ 17,000 00	.....
Colonial Investment and Loan Co., 1916, 4½ p. c.	10,000 00	$ 10,000 00
Total par and market values	$ 27,000 00	$ 10,000 00

(*For General Business Statement, see Appendix.*)

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz.:—			
676,667 francs French Rentes, 3 p.c.	$ 130,596 67	$ 79,663 97	
Carried out at market value			$ 79,663 97

Other Assets in Canada.

Cash in Bank of British North America	1,949 50
Agents' balances and premiums uncollected ($436 06 on business prior to Oct. 1, 1915.)	12,751 94
Office furniture and plans	1,427 50
Total assets in Canada	$ 95,792 91

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 12,724 75	
" " unadjusted	12,329 00	
" " resisted, in suit	6,250 00	
" " resisted, not in suit	100 00	
Total net amount of unsettled claims		$ 31,403 75
Reserve of unearned premiums, $44,528.39, carried out at 80 per cent		35,622 71
Reinsurance premiums due		780 91
Taxes due and accrued		2,170 78
Reinsurance recoverable on paid claims		17 33
Total liabilities in Canada		$ 69,995 48

INCOME IN CANADA.

Gross cash received for premiums	$ 98,224 71	
Deduct reinsurance, $5,238.43; return premiums, $29,728.18	34,966 61	
Net cash received for premiums		$ 63,258 10
Total income in Canada		$ 63,258 10

Compagnie D'Assurances Générales Contre L'Incendie—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 12,015 05	
Deduct savings and salvage, $12 09; reinsurances, $615.50	627 59	
Net amount paid for said claims	$ 11,387 46	
Amount paid for claims occurring during the year	$ 33,715 89	
Deduct savings and salvage, $13.23; reinsurances, $1,582.25	1,595 48	
Net amount paid for said claims	$ 32,120 41	
Total net amount paid for claims		$ 43,507 87
Commission or brokerage		18,537 89
Taxes		2,547 25
Salaries, fees and all other charges of officials		1,266 45
Miscellaneous expenditure, viz: Advertising, $4.42; fire departments, patrol and salvage corps assessments, $28.18; maps and plans, $1,427.50; postage, telegrams, telephones and express, $50.59; printing and stationery, $20.93; rents, $120.39; underwriters' boards, tariff association, etc., $1,019.86; travelling expenses, $150.70; other expenses, $5.59		2,828 16
Total expenditure in Canada		$ 68,687 62

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums.
Gross policies in force at Dec. 31, 1914	$ 9,115,331	$ 109,948 17
Taken during the year, new and renewed	8,410,818	101,053 32
Total	$ 17,526,149	$ 211,001 49
Deduct terminated	9,142,414	105,007 34
Gross in force at end of year	8,383,735	105,994 15
Deduct reinsured	589,484	6,257 92
Net in force at December 31, 1915	$ 7,794,251	$ 99,736 23

(*For General Business Statement, see Appendix.*)

GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—WILLIAM N. KREMER.

Secretary—EDWIN M. CRAGIN.

Principal Office—1 Liberty St., New York.

Chief Agents in Canada—ESINHART AND EVANS.

Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General, (*For details, see Schedule A.*)		$ 376,491 34

Other Assets in Canada.

Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 35,425 73	
Imperial Bank, Ottawa	23,476 71	
Total cash in banks		58,902 44
Interest accrued		7,520 30
Agents' balances and premiums uncollected, viz.:—		
Fire ($2,446.64 on business prior to Oct. 1, 1915)	$ 77,295 74	
Tornado	147 69	
Total		77,443 43
Total assets in Canada		$ 520,357 51

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 38,514 00	
Net amount of fire claims, resisted in suit	1,000 00	
Total net amount of unsettled claims		$ 39,514 00
Reserve of unearned premiums, viz.:—		
Fire	$ 276,708 38	
Tornado	370 03	
Total, $277,078.41; carried out at 80 per cent		221,662 73
Due and accrued for salaries, rent, advertising, agency, expenses, etc		473 84
Provincial, municipal or other taxes due and accrued		2,500 00
Total liabilities in Canada		$ 264,150 57

GERMAN AMERICAN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Gross cash received	533,594 32	420 34
Less reinsurance	78,552 32	114 75
Less return premiums	84,192 85	61 65
Total deduction	162,745 17	176 40
Net cash received	370,849 15	243 94

Net cash received for premiums for all classes of business	$	371,093 09
Cash received for interest on investments		19,363 90
Total income in Canada	$	390,456 99

EXPENDITURE IN CANADA.

Claims.	Fire.
	$ cts.
Amount paid for claims occurring in previous years	54,743 61
Deduct savings and salvage, $17.11; reinsurances, $17,237.59	17,254 70
Net payment for said claims occurring in previous years	37,488 91
Paid for claims occurring during the year	188,941 25
Less savings and salvage	59 31
Less reinsurance	11,798 68
Total deduction	11,857 99
Net payment for said claims	177,083 26

Total net payments for claims for all classes of business	$	214,572 17
Commission and brokerage: fire, $72,956.71; other, $51.19		73,007 90
Taxes		12,265 41
Salaries, fees and travelling expenses: Salaries, general and special agents, $6,000; travelling expenses, agents, $3,198.84		9,198 84
Miscellaneous expenditure, viz.: Advertising, $80.50; fire departments, patrol and salvage corps assessments, etc., $142.29; furniture and fixtures, $78.25; legal expenses, $19.50; maps and plans, $2,375.03; postage, telegrams, telephones and express, $1,960.58; printing and stationery, $92.98; rents, $822.50; underwriters' boards, associations, etc., $6,322.11; duty and other miscellaneous expenses, $202.42		12,096 16
Total expenditure in Canada	$	321,140 43

GERMAN AMERICAN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	74,815,718	696,932 46	10,900	33 00
Taken in 1915, new and renewed	62,232,448	526,384 89	195,900	611 31
Totals	137,048,166	1,223,317 35	206,800	644 31
Less ceased	69,261,321	627,490 44	6,700	18 50
Gross in force at end of 1915	67,786,845	595,826 91	200,100	625 81
Less reinsured	14,920,521	75,487 93	32,500	114 75
Net in force at end of 1915	52,866,324	520,338 98	167,600	511 06

Summary of net in force at end of 1915: Amount, $53,033,924, Premiums, $520,850.04.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba, 1935, 4 p.c.	$ 50,000 00	$ 43,000 00
Cities—		
Montreal, 1954, 4½ p.c.	80,000 00	70,400 00
Toronto, 1944, 3½ p.c.	51,100 00	37,814 00
Toronto, 1920, 4 p.c.	25,306 67	24,041 34
Toronto, 1948, 4 p.c.	160,600 00	130,086 00
Toronto, 1924, 4½ p.c.	26,000 00	24,700 00
Towns—		
Lachine, 1941, 4 p.c.	25,000 00	19,500 00
Lachine, 1944, 4½ p.c.	5,000 00	4,200 00
Montreal Harbour, 1924, 4 p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	$ 448,006 67	$ 376,491 34

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

INCOME.

Net cash received for premiums	$ 9,037,801 97
Interest and dividends	903,854 70
Rents	218,249 19
Agents' balances previously charged off	4,894 17
Profit on sale or maturity of bonds and stocks	4,137 72
Other income	10,461 82
Total income	$10,179,399 57

DISBURSEMENTS.

Net amount paid for claims	$ 4,876,580 75
Expenses of adjustment and settlement of claims	127,033 93
Paid stockholders for interest or dividends	600,000 00
Commissions or brokerage	1,731,070 02
Allowances to local agencies for miscellaneous agency expenses	1,549 78
Salaries, $452,804.17; and expenses, $154,835.22; of special and general agents	607,639 39
Salaries, fees and all other charges of officers, directors, trustees and home office employees	370,246 48
Rents	75,068 31

German American—*Concluded.*

DISBURSEMENTS—*Concluded.*

Underwriters' boards and tariff associations	$ 138,406 73
Inspections and surveys	67,330 92
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses	47,921 10
Taxes on real estate	37,304 11
State taxes on premiums, Insurance Department licenses and fees	201,461 05
All other licenses, fees and taxes	91,555 46
Gross loss on sale or maturity of bonds and stocks	243,376 01
Agents' balances charged off	3,320 39
All other disbursements	310,775 58
Total disbursements	$ 9,530,640 01

LEDGER ASSETS.

Book value of real estate	$ 2,682,385 69
Mortgage loans on real estate, first liens	53,150 00
Book value of bonds and stocks owned	18,566,082 42
Cash on hand, in trust companies and in banks	977,080 14
Agents' balances	1,736,374 91
Bills receivable, taken for fire risks	36,090 89
Total ledger assets	$24,051,164 05

NON-LEDGER ASSETS.

Interest accrued	148,608 09
Rents due	4,723 52
Recoverable for reinsurance on paid losses	6,242 23
Gross assets	$24,210,737 80
Deduct assets not admitted	1,846,111 49
Total admitted assets	$22,364,626 31

LIABILITIES.

Net amount of unpaid claims	$ 929,025 12
Unearned premiums	9,036,192 28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	17,117 93
Federal, State, county and other taxes due or accrued (estimated)	140,000 00
Contingent commissions or other charges due or accrued	14,461 48
Premiums due or to become due	8,236 82
Rents paid in advance	1,907 75
Total amount of all liabilities (except capital stock)	$ 10,146,941 38
Capital actually paid up in cash	2,000,000 00
Surplus	10,217,684 93
Total liabilities	$ 22,364,626 31

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$1,612,470,884 00
Premiums thereon	15,269,418 83
Terminated during the year	1,522,241,784 00
Premiums thereon	15,216,675 79
Net in force at December 31, 1915	2,491,557,324 00
Premiums thereon	22,730,447 48

*GERMANIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEO. B. EDWARDS.

Secretary—GUSTAV KEHR.

Principal Office—New York, N.Y.

Chief Agent in Canada—PERCY ROBERTSON.

Head Office in Canada—Toronto.

(Incorporated February, 1859. Dominion license issued January 11, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1939, 4 p.c.	$ 10,000 00	$ 8,600 00	
Province of Ontario, 1941, 4 p.c.	50,000 00	42,500 00	
Total on deposit with Receiver General	$ 60,000 00	$ 51,100 00	
Carried out at market value			$ 51,100 00

Other Assets in Canada.

Interest accrued	366 66
Agents' balances and premiums uncollected ($57.72 was on business prior to Oct. 1, 1915)	2,373 68
Total assets in Canada	$ 53,840 34

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 2,747 41	
Net amount of claims, unadjusted	8,135 17	
Total net amount of unsettled claims		$ 10,882 58
Taxes due and accrued		115 27
Total liabilities in Canada		$ 10,997 85

INCOME IN CANADA.

Gross cash received for premiums	$ 88,025 37	
Deduct reinsurances, $35,714.16; return premiums, $24,891.78	60,605 94	
Total net cash received for premiums		$ 27,419 43
Interest on investments		2,400 00
Total income in Canada		$ 29,819 43

*By a reinsurance agreement dated Nov. 30, 1915, the Canadian business of this company was reinsured by the Western Assurance Co., Toronto. The deposit of the Company is still in the hands of the Receiver General but the company has given notice as required by the Insurance Act, of its intention to apply for the release of this deposit on May 25, 1916.

GERMANIA—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 7,844 68	
Amount paid for claims occurring during the year	$ 30,018 03	
Deduct savings and salvage, $129; reinsurances, $265.43	394 43	
Net amount paid for said claims	$ 29,623 60	
Total net amount paid for claims		$ 37,468 28
Commission or brokerage		− 1,423 14
Taxes		1,347 98
Miscellaneous expenditure, viz.: Inspections and surveys, $1,472.58; maps and plans, $341.92; postage, telegrams, telephones and express, $431.33; printing and stationery, $9.43; exchange, $166.14; bond premium, $26.14; advertising, $8.68		2,456 22
Total expenditure in Canada		$ 39,849 34

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 5,875,339	$ 89,014 65
Taken during the year, new and renewed	4,361,573	72,329 84
Total	$ 10,236,912	$ 161,344 49
Deduct terminated	5,479,541	91,759 47
Gross in force at end of year	$ 4,757,371	$ 69,585 02
Deduct reinsured	4,757,371	69,585 02

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 738,663 02
Mortgage loans on real estate, first liens	720,250 00
Book value of bonds and stocks	5,753,960 22
Cash on hand, in trust companies and in banks	570,272 68
Agents' balances	588,785 89
Total ledger assets	$ 8,371,931 81

NON-LEDGER ASSETS.

Interest accrued	51,350 50
Reinsurance on losses paid	15,896 03
Gross assets	$ 8,439,178 34
Deduct assets not admitted	409,526 50
Total admitted assets	$ 8,029,651 84

LIABILITIES.

Net amount of unpaid claims	$ 265,927 75
Total unearned premiums	3,553,971 56
Salaries, rents, expenses, bills, accounts, etc., due or accrued	2,410 58
Taxes due and accrued (estimated)	65,000 00
Contingent commissions and brokerage due or to become due	26,066 66
Unpaid return premiums	1,919 13
Total liabilities, excluding capital stock	$ 3,920,295 68
Capital actually paid up in cash	1,000,000 00
Surplus above all liabilities and capital stock	3,109,356 16
Total liabilities	$ 8,029,651 84

GERMANIA—*Concluded.*

INCOME.

Total premium income	$ 3,193,320 84
Received for interest and dividends	282,349 44
Received for rents	48,815 03
Conscience money	50 00
Agents' balances previously charged off	107 10
Federal income tax withheld at source	371 23
Gross profit on sale or maturity of real estate and bonds	708 63
Total income	$ 3,525,722 27

DISBURSEMENTS.

Net amount paid for claims	$ 1,484,845 08
Expenses of adjustment and settlement of claims	84,429 56
Interest or dividends to stockholders	200,000 00
Commission or brokerage	641,369 45
Allowances to local agencies for miscellaneous agency expenses	90,574 59
Salaries, $85,969.59; and expenses, $53,693 64; of special and general agents	139,663 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees	147,268 46
Rents	31,754 45
Underwriters' boards and tariff associations	6,729 94
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	23,092 03
Inspections and surveys	51,935 54
Taxes on real estate	12,013 30
State taxes on premiums, Insurance Department licenses and fees	83,710 52
All other licenses, fees and taxes	35,462 75
Agents' balances charged off	2,895 05
Gross loss on sale or maturity of bonds and stocks	15,491 54
Gross decrease, by adjustment, in book value of real estate	14,547 12
All other disbursements	97,681 59
Total disbursements	$ 3,163,464 20

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$455,777,450 00
Premiums thereon	4,526,212 22
Amount of policies terminated during the year	414,521,960 00
Premiums thereon	4,185,071 25
Net amount in force at December 31, 1915	752,409,204 00
Premiums thereon	6,951,509 09

GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—Toronto.

(Organized 1850. Dominion license issued November 28, 1913.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 131,000 00

Other Assets in Canada.

Cash in Bank of Montreal, Montreal		24,369 61
Interest accrued		1,982 33
Agents' balances and premiums uncollected, viz.:—		
Fire ($766.67 on business prior to Oct. 1, 1915)	$ 26,264 63	
Automobile (including fire risk)	1,562 24	
Total		27,826 87
Total assets in Canada		$ 185,178 81

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 14,825 00	
Net amount of fire claims, resisted, in suit	400 00	
Net amount of fire claims, resisted, not in suit	6,800 00	
Net amount of automobile (including fire risk) claims, unadjusted	192 50	
Total net amount of unsettled claims		$ 22,217 50
Reserve of unearned premiums, viz.:—		
Fire	$ 107,338 44	
Automobile (including fire risk)	8,303 87	
Total, $115,642.31; carried out at 80 per cent		92,513 84
Taxes due and accrued (estimated)		1,000 00
Total liabilities in Canada		$ 115,731 34

Glens Falls Insurance Company—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire risk).	
	$ cts.	$ cts.	
Gross cash received	184,631 69	22,284 52	
Less reinsurances	1,837 86		
Less return premiums	40,071 93	4,339 50	
Total deduction	41,909 79		
Net cash received	142,721 90	17,945 02	
Net cash received for premiums for all classes of business			$ 160,666 92
Cash received for interest on investments			5,672 63
Total income in Canada			$ 166,339 55

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire risk).	
	$ cts.	$ cts.	
Net payment for claims occurring in previous years	1,202 65	185 35	
Paid for claims occurring during the year	63,437 37	3,388 80	
Less reinsurance	230 75		
Net payment for said claims	63,206 62		
Total net payment for claims	64,409 27	3,574 15	
Total net payment for claims for all classes of business			$ 67,983 42
Commission and brokerage: Fire, $27,648 14; Other, $3,762 20			31,410 34
Taxes			3,736 59
Salaries and travelling expenses: Salaries, general and special agents, $4,950.73; travelling expenses, agents, $1,103.88			6,054 61
Miscellaneous expenditure, viz.: Advertising, $685.68; fire departments, patrol and salvage corps assessments, etc., $51.37; maps and plans, $914.97; postage, telegrams, telephones and express, $638.24; printing and stationery, $426.33; rents, $1,052.04; underwriters' boards, associations, etc., $1,769.44; other expenses, $4,474.81			10,012 88
Total expenditure in Canada			$ 119,197 84

Glens Falls Insurance Company—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts	$	$ cts.
Gross in force at end of 1914	10,989,982	147,801 43	645,210	14,363 97
Taken in 1915, new and renewed	13,744,428	189,202 17	1,011,579	22,472 73
Totals	24,734,410	337,003 60	1,656,789	36,836 70
Less ceased	10,630,133	144,843 88	888,064	20,228 96
Gross in force at end of 1915	14,104,277	192,159 72	768,725	16,607 74
Less reinsured	158,533	1,837 19		
Net in force at end of 1915	13,945,744	190,322 53	768,725	16,607 74

Summary of net in force at end of 1915: Amount, $14,714,469. Premiums, $206,930.27.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
City of Fort William, 1933, 5 p.c.	$ 10,000 00	$ 9,200 00
City of Montreal, 1918 (or earlier on 60 days' notice), 5 p.c.	20,000 00	19,800 00
City of St. Catharines, 1933, 4½ p.c.	20,000 00	18,000 00
City of Toronto, 1949, 4½ p.c.	25,000 00	22,000 00
City of Victoria, 1923, 4½ p.c.	20,000 00	18,600 00
City of Regina P.S., 1933, 5 p.c.	20,000 00	18,400 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 140,000 00	$ 131,000 00

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 247,419 79
Mortgage loans on real estate	1,699,300 00
Loans secured by pledge of bonds, stocks or other collaterals	200,000 00
Book value of bonds and stocks owned by the company	2,619,071 60
Cash on hand, in banks and trust companies	655,873 95
Agents' balances and bills receivable	409,979 85
Total ledger assets	$ 5,831,645 19

NON-LEDGER ASSETS.

Interest due and accrued	31,034 96
Rents accrued	239 57
Gross assets	$ 5,862,919 72
Deduct assets not admitted	2,973 28
Total admitted assets	$ 5,859,946 44

Glens Falls Insurance Company—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 233,931 09
Total unearned premiums	2,629,481 89
Federal, State, and other taxes due or accrued (estimated)	40,000 00
Rents, salaries, bills, etc., due and accrued	1,000 00
Reinsurance due other companies	4,967 08
Reserve for dividend	155,000 00
Reserve for contingencies	45,000 00
Total liabilities (not including capital stock)	$ 3,109,380 06
Joint stock capital paid up in cash	500,000 00
Surplus over all liabilities	2,250,566 38
Total liabilities	$ 5,859,946 44

INCOME.

Net cash received for premiums other than perpetuals	$ 2,432,624 34
Received for interest and dividends	256,733 25
Rents	24,757 90
Profit on sale or maturity of ledger assets	1,702 90
Gross increase by adjustment in book value of ledger assets	32,201 75
From all other sources	104 06
Total income	$ 2,748,124 20

DISBURSEMENTS.

Net amount paid for claims	$ 1,252,681 97
Expenses of adjustment and settlement of claims	44,846 51
Paid stockholders for interest or dividends	60,000 00
Allowances to local agents for miscellaneous agency expenses	17,582 37
Salaries and expenses of special and general agents	124,870 16
Commission or brokerage	523,751 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees	124,088 83
Rents	12,000 00
Underwriters' boards and tariff associations	34,278 77
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	11,126 95
Inspections and surveys	10,399 21
Taxes on real estate	3,196 38
State taxes on premiums, Insurance Department licenses and fees	53,357 97
All other licenses, fees and taxes	21,841 57
Agents' balances charged off	566 15
Gross loss on sale or maturity of bonds and stocks	634 18
Gross decrease by adjustment in book value of real estate, bonds and stocks	57,059 05
All other disbursements	80,002 03
Total disbursements	$ 2,432,283 53

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 369,585,595 00
Premiums thereon	3,412,583 34
Amount of fire risks terminated	324,100,976 00
Premiums thereon	3,248,581 79
Net amount of fire risks in force on December 31, 1915	546,781,060 00
Premiums thereon	4,905,150 82
Net amount of marine and inland risks in force on December 31, 1915	11,891,033 00
Premiums thereon	232,691 66

THE GLOBE AND RUTGERS FIRE INSURANCE CO.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. C. JAMESON.

Secretaries—W. H. PAULISON and J. T. GORDON.

Principal Office—New York.

Chief Agent in Canada—J. W. Binnie.

Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
Province of Alberta, 1923, 4½ p.c.	$ 105,000 00	$ 98,700 00	
Carried out at market value			$ 98,700 00
Cash on deposit with Receiver General			10,000 00

Other Assets in Canada.

Bonds in control of Company, viz.:—			
Dom. of Can. Internal War Loan, 1925, 5 p.c. (10 p.c. paid)	$ 50,000 00	$ 5,000 00	
Carried out at market value			5,000 00
Cash at head office			1,494 93
Cash in banks, viz.:—			
Union Bank of Canada, Montreal		$ 27,857 01	
W. R. MacInnes and Co., Halifax, N.S.		337 67	
Lawyers' Title and Trust Bank, New York		20,307 24	
Total cash in banks			48,501 92
Interest accrued			51 60
Agents' balances and premiums uncollected, viz.:—			
Fire ($1,775.59 was on business prior to Oct. 1, 1915)		$ 34,827 77	
Explosion		7,352 50	
Total			42,180 27
Office furniture, $1,800.85; plans, $2,996.25			4,797 10
Total assets in Canada			$ 210,725 84

The Globe and Rutgers—*Continued.*

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 9 98	
" unadjusted	29,395 29	
Total net amount of unsettled claims		$ 29,405 27
Reserve of unearned premiums, viz.:—		
Fire	$ 180,886 00	
Explosion	4,051 25	
Total, $184,937.25; carried out at 80 per cent		147,949 80
Taxes, due and accrued		3,959 10
Reinsurance premiums, due		486 69
Total liabilities in Canada		$ 181,800 86

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Explosion.	
	$ cts.	$ cts.	
Gross cash received	352,801 52		
Less reinsurance	5,539 39		
Less return premiums	69,097 48		
Total deduction	74,636 87		
Net cash received	278,164 65	4,732 00	
Net cash received for premiums for all classes of business			$ 282,896 65
Cash received for interest on investments			5,827 05
Total income in Canada			$ 288,723 70

EXPENDITURE IN CANADA.

Claims.	Fire.	
	$ cts.	
Net payment for claims occurring in previous years	5,122 28	
Paid for claims occurring during the year	100,503 85	
Less savings and salvage	180 25	
Less reinsurance	2,538 24	
Total deduction	2,718 49	
Net payment for said claims	97,785 36	

The Globe and Rutgers—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 102,907 64
Commission and brokerage: Fire, $53,042.12; Other, $1,233	54,275 12
Taxes	6,329 40
Salaries, Fees and Travelling Expenses:—Salaries, head office, $11,830.78; auditors' fees, $150; travelling expenses, officials, $2,542.95	14,523 73
Miscellaneous Expenditure, viz.: Advertising, $434 63; fire departments, patrol and salvage corps assessments, etc., $34.62; furniture and fixtures, $794.95; legal expenses, $18; maps and plans, $1,447.38; postage, telegrams, telephones and express, $1,047.29; priating and stationery, $2,340.63; rents, $1,472.95; underwriters' boards, associations, etc., $2,533.53; exchange, $84.81; sundries, $680.75	10,889 54
Total expenditure in Canada	$ 188,925 43

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	9,740,523	105,313 76		
Takea in 1915, new and renewed	45,820,828	365,890 51	2,610,000	12,084 50
Totals	55,561,351	471,204 27		
Less ceased	20,165,858	165,610 22	1,500,000	3,982 00
Gross in force at end of 1915	35,395,493	305,594 05	1,110,000	8,102,50
Less reinsured	667,366	5,976 48		
Net in force at end of 1915	34,728,127	299,617 57	1,110,000	8,102 50

Summary of aet in force at end of 1915: Amount, $35,838.127. Premiums, $307,720.07

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 72,945 00
Mortgage loans on real estate, first liens	76,700 00
Book value of bonds and stocks	8,261,501 52
Cash on hand, in trust companies and in banks	643,919 28
Agents' balances	1,304,727 25
Total ledger assets	$10,359,793 05
Interest due and accrued	53,391 06
Gross assets	$10,413,184 11
Deduct assets not admitted	234,838 98
Total admitted assets	$10,178,345 13

LIABILITIES.

Net amount of unpaid claims	$ 672,977 00
Unearned premiums	3,532,023 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, State and other taxes, due or accrued (estimated)	45,000 00
Contingeat commissions or other charges due or accrued	73,659 57
Due and to become due for borrowed money	680,000 00
Total liabilities, except capital stock	$ 5,008,660 24
Capital stock paid in cash	400,000 00
Surplus over liabilities and capital stock	4,769,684 89
Total liabilities	$10,178,345 13

THE GLOBE AND RUTGERS—*Concluded.*

INCOME.

Net cash received for premiums, (other than perpetual)	$ 5,020,955 76
Received for interest and dividends	398,167 97
Received for rent	5,662 08
Gross profit on sale or maturity of ledger assets	22,860 21
All other income	4,659 00
Total income	$ 5,452,305 02

DISBURSEMENTS.

Net amount paid for claims	$ 2,991,378 93
Expenses of adjustment and settlement of claims	38,903 85
Commissions or brokerage	811,867 22
Expenses of special and general agents	5,972 78
Salaries, fees and all other charges of officers, directors, trustees and home office employees	174,784 85
Rents	15,326 41
Underwriters' boards and tariff associations	34,465 27
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	16,048 92
Inspections and surveys	17,390 07
Taxes on real estate	1,710 19
State taxes on premiums, Insurance Department licenses and fees	66,484 14
All other licenses, fees and taxes	42,230 05
Paid stockholders for interest or dividends	160,000 00
Gross decrease, by adjustment, in book value of stocks	4,717 75
Gross loss on sale or maturity of ledger assets	6,069 43
Borrowed money repaid	10,000 00
Interest on borrowed money	36,182 79
All other disbursements	69,327 70
Total disbursements	$ 4,502,772 36

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount	$701,917,664 00
Premiums thereon	7,182,537 70
Terminated during the year	669,044,414 00
Premiums thereon	7,094,717 96
Net amount in force, December 31, 1915	599,692,505 00
Premiums thereon	6,456,961 33

GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—Hon. EVELYN HUBBARD.

Gen. Manager—GEO. W. REYNOLDS.

Principal Office—London, Eng.

Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£2,000,000 stg.—	$ 9,733,333 33
Amount paid thereon in cash	1,000,000 " —	4,866,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 752,256 34

Other Assets in Canada.

Value of real estate (unencumbered), Metropolitan Bank building, 181 St. James St., Montreal, $50,000.00, and Guardian building, 160 St. James St., Montreal, $325,000 00		375,000 00
Cash at head office in Canada		172 42
Cash in banks, viz.:—		
Molsons Bank, Montreal	$ 39,356 68	
Dominion Bank, Montreal	62,683 88	
Total cash in banks		102,040 56
Agents' balances and premiums uncollected ($915.20 on business prior to October 1, 1915)		94,321 84
Interest accrued		10,580 63
Total assets in Canada		$ 1,334,371 79

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 28,933 40
Reserve of unearned premiums, $701,466 85; carried out at 80 per cent.	561,173 48
Taxes due and accrued	15,035 54
Total liabilities in Canada	$ 605,142 42

INCOME IN CANADA.

Gross cash received for premiums	$1,128,911 24	
Deduct reinsurances, $4,416 69; return premiums, $153,893 69	158,310 38	
Net cash received for premiums		$ 970,600 86
Received for interest on investments		37,348 66
Received for rents		23,945 28
Total income in Canada		$ 1,031,894 80

GUARDIAN—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 47,441 18	
Deduct savings and salvages, $1,271.69; reinsurances, $13.88	1,285 57	
Net amount paid for said claims	$ 46,155 61	
Amount paid for claims occurring during the year	$ 436,733 03	
Deduct savings and salvages, $22.89; reinsurances, $180.01	202 90	
Net amount paid for said claims	$ 436,530 13	
Total net amount paid for claims		$ 482,685 74
Commission or brokerage		185,430 70
Salaries, $45,216.93; trustees' fees, $1,600; auditors' fees, $780; travelling expenses, $4,281.01		51,877 94
Taxes		22,800 38
Miscellaneous expenditure, viz.: Dominion Government assessment, $624.40; tariff association charges, $11,033.92; advertising, $1,790.72; postage, telegrams, telephones and express, $4,119.82; printing and stationery, $5,598.56; maps and plans, $2,968.75; rents, etc., $3,307.87; sundries, $7,101.22; legal expenses, $48.40; office furniture, $268.59; fire dept. patrol, etc., $405.39		37,267 64
Total expenditure in Canada		$ 780,062 40

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$110,778,662	$1,365,277 90
Taken during the year, new and renewed	87,571,292	1,131,107 85
Total	$198,349,954	$2,496,385 75
Deduct terminated	83,007,352	1,092,733 35
Gross in force at end of year	$115,342,602	$1,403,652 40
Deduct reinsured	925,690	11,766 35
Net in force at December 31, 1915	$114,416,912	$1,391,886 05

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Province of British Columbia, 1937, 3½ p.c.	$ 50,000 00	$ 37,500 00
" Manitoba, 1928, 4 p.c.	23,000 00	20,470 00
" " 1930, 4 p.c.	8,000 00	6,960 00
" " 1933, 4 p.c.	17,000 00	14,620 00
" " 1935, 4 p.c.	50,000 00	43,000 00
" New Brunswick, 1938, 3 p.c.	58,400 00	42,632 00
" Quebec inscribed stock, 1937, 3 p.c.	48,666 67	35,526 67
British War Loan, 1928, or after Mar. 1, 1925, 3½ p.c.	65,700 00	63,729 00
Newfoundland, 1941, 3½ p.c.	7,300 00	5,986 00
" 1947, 3½ p.c.	6,326 66	5,187 87
" 1951, 3½ p.c.	30,173 34	24,742 13
Cities—		
Brantford, 1916, 4 p.c.	10,000 00	9,900 00
Lachine, 1944, 4½ p.c.	10,000 00	8,400 00
London, 1939, 4 p.c.	25,000 00	20,500 00
Montreal Permanent Stock, 7 p.c.	3,000 00	4,200 00
Montreal (St. Henri), 1950, 4 p.c.	15,000 00	12,000 00
Montreal (St. Henri), 1920, 4½ p.c.	6,000 00	5,820 00
Montreal (St. Louis), 1937, 4 p.c.	10,000 00	8,400 00
Montreal (St. Louis du Mile End), 1935, 4 p.c.	10,000 00	8,500 00
Toronto, 1944, 3½ p.c.	58,400 00	43,216 00
Vancouver, 1939, 3½ p.c.	17,000 00	12,240 00
Vancouver, 1944, 3½ p.c.	8,000 00	5,520 00
Westmount, 1934, 4 p.c.	35,000 00	29,400 00
Winnipeg, 1923, 5 p.c.	14,000 00	13,720 00
Town—		
Maisonneuve, 1946, 5 p.c.	7,000 00	6,300 00

GUARDIAN—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded*, viz.:

	Par value.	Market value.
Schools—		
Hochelaga, Que., R.C., 1938, 4½ p.c.	$ 30,000 00	$ 25,800 00
Maisonneuve, Que., Public, 1937, 5 p.c.	10,000 00	8,800 00
Montreal, R.C., 1926, 4 p.c.	15,000 00	13,050 00
Montreal Technical (guaranteed by Prov. of Quebec), 1949, 4 p.c.	49,000 00	38,710 00
Ottawa, R.C., 1939, 4½ p.c.	55,000 00	47,850 00
St. Gregoire le Thaumaturge, Que., R.C., 1947, 4½ p.c.	25,000 00	19,750 00
Sherbrooke, Que., R.C., 1942, 5 p.c.	25,000 00	21,750 00
Winnipeg, 1943, 4 p.c.	25,000 00	20,250 00
Railway—		
C.N.R. 1st Mtge. (guaranteed by Prov. of Man.), 1930, 4 p.c.	48,666 67	42,826 67
Miscellaneous—		
Can. Perm. Mtge. Corp., 1921, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 900,633 34	$ 752,256 34

(*For General Business Statement, see Appendix.*)

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—R. M. BISSELL.

Secretary—FREDRICK SAMSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—P. A. McCALLUM.

Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

CAPITAL.

Amount of joint stock capital authorized	$10,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds, debentures and stock on deposit with Receiver General. (*For details, see Schedule A.*)		$ 920,934 13

Other Assets in Canada.

Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto	$ 24,762 28	
" " " Montreal	2,990 34	
" " Winnipeg	17,034 76	
Royal Bank of Canada, Toronto	18,728 68	
Total cash in banks		63,516 06
Interest accrued		14,153 76
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 229,504 19	
Automobile	1,043 26	
Sprinkler Leakage	1,257 06	
Total		231,804 51
Total assets in Canada		$1,230,408 46

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 46,886 45	
Net amount of sprinkler leakage claims, adjusted and unpaid	231 99	
Total net amount of unsettled claims		$ 47,118 44
Reserve of unearned premiums, viz.:—		
Fire	$ 703,434 16	
Automobile	7,825 58	
Inland Transportation	275 88	
Sprinkler Leakage	19,194 56	
Tornado	5,733 62	
Total, $736,463.80; carried out at 80 per cent		589,171 04
Taxes due and accrued		18,841 91
Total liabilities in Canada		$ 655,131 39

Hartford Fire—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Automobile.	Inland Transportation.	Hail.	Sprinkler Leakage.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,072,083 72	22,238 46	14,371 68	100,510 34	15,362 88	4,568 27
Less reinsurance	28,875 11	2,882 73	140 00	326 69	2,503 51	643 28
Less return premiums	144,080 04					
Total deduction	172,955 15					
Net cash received	899,128 57	19,355 73	14,231 68	100,183 65	12,859 37	3,924 99

Net cash received for premiums for all classes of business	$ 1,049,683 99
Cash received for interest on investments	43,204 53
Interest on bank account	2,276 73
Total income in Canada	$ 1,095,165 25

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Automobile	Sprinkler Leakage.	Tornado.	Hail.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	84,974 23	259 00			
Paid for claims occurring during the year	376,271 13	4,960 13	6,561 17	312 85	56,968 64
Total net payment for claims	461,245 36	5,219 13	6,561 17	312 85	56,968 64

Total net payments for claims for all classes of business	$ 530,307 15
Commission and brokerage: Fire, $183,518.10; Other, $39,060.40	222,578 50
Taxes:—Fire, $15,850.39; Other, $2,092.62	17,943 01
Salaries and travelling expenses, Fire:—Salaries, general and special agents, $14,309.92; travelling expenses, agents, $10,135.09	24,445 01
Salaries and travelling expenses, Other:—Salaries, general and special agents, $210; travelling expenses, agents, $217.92	427 92
Miscellaneous Expenditure, Fire, viz.:—Advertising, $296.40; furniture and fixtures, $294.12; inspections and surveys, $2,398.30; legal expenses, $160.35; maps and plans, $1,599.25; postage, telegrams, telephones and express, $3,152.36; printing and stationery, $1,012.09; rents, $3,363.34; underwriters' boards, associations, etc., $9,223.49; commercial ratings, $120; loss expense, $3,551.92; salaries of employees, $22,062.57	47,234 19
Miscellaneous Expenditure, Other, viz.:—Advertising, $44.70; furniture and fixtures, $118.43; inspections and surveys, $12; postage, telegrams, telephones and express, $184.67; printing and stationery, $274.86; loss expense, $2,640.62	3,275 28
Total expenditure in Canada	$ 846,211 06

HARTFORD FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile.		Hail.	
	Amount.	Premiums	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914.	137,877,031	1,406,936 99	680,475	17,641 34		
Taken in 1915, new and renewed	111,057,076	1,056,314 44	1,587,697	21,934 24	1,967,456	100,510 34
Totals	248,934,107	2,463,251 43	2,268,172	39,575 58		
Less ceased	110,854,981	1,123,232 01	1,520,529	23,924 42	1,967,456	100,510 34
Gross and net in force at end of 1915	138,079,126	1,340,019 42	747,643	15,651 16		

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.					
	Inland Transportation.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914.	127,200	656 55	4,685,150	40,939 36	2,840,582	12,518 87
Taken in 1915. New and Renewed	281,032	14,371 68	2,427,251	15,497 08	1,090,792	4,568 27
Totals	408,232	15,028 23	7,112 401	56,436 44	3,931,374	17,087 14
Less ceased	343,211	14,476 46	2,199,344	13,823 55	936,260	4,244 50
Gross and net in force at end of 1915	65,021	551 77	4,913,057	42,612 89	2,995,114	12,842 64

Summary of net in force at end of 1915: Amount, $146,799,961. Premiums, $1,411,677.88.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Alberta, 1924, 4½ p.c.	$ 35,000 00	$ 32,550 00
Cities—		
Hamilton, 1927, 4 p.c.	50,000 00	44,500 00
" 1930, 4½ p.c.	10,000 00	9,200 00
" 1931, 4½ p.c.	10,000 00	9,200 00
" 1934, 4½ p.c.	50,000 00	45,500 00
London, 1924, 3½ p.c.	59,000 00	51,920 00
Montreal Stock, 4 p.c.	62,500 00	50,000 00
Toronto, 1929, 3½ p.c.	68,133 33	55,869 34
" 1930, 3½ p.c.	39,906 67	32,723 47
" 1944, 3½ p.c.	126,533 34	93,634 66

Hartford Fire—*Continued.*

Schedule A—*Concluded.*

Bonds and debentures and stock on deposit with Receiver General, *Concluded* viz.:—

	Par value.	Market value.
Cities—		
Toronto, 1945, 3½ p.c.	$ 73,000 00	$ 54,020 00
" 1955, 4½ p.c.	13,000 00	11,440 00
Vancouver, 1923, 4½ p.c.	50,000 00	46,500 00
Victoria, 1923, 4 p.c.	26,000 00	23,400 00
Westmount, 1955, 4½ p.c.	25,000 00	21,500 00
Windsor, 1917-1918, 5 p.c.	8,000 00	7,920 00
" 1919-1920, 5 p.c.	10,000 00	9,800 00
Winnipeg, 1941, 3½ p.c.	50,000 00	37,000 00
Towns—		
Maisonneuve, 1954, 5 p.c.	24,333 33	21,656 66
Verdun, 1954, 5 p.c.	30,000 00	27,300 00
School—		
Winnipeg, 1941, 4 p.c	50,000 00	40,500 00
Railway—		
C. N. R. Winnipeg Term. (gteed' by Prov. of Man). 1939, 4 p.c.	150,000 00	123,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1923, 4½ p.c.	25,000 00	25,000 00
200 shares Bank of Montreal stock	20,000 00	46,800 00
Total on deposit with Receiver General	$1,065,406 67	$ 920,934 13

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 715,577 93
Mortgage loans on real estate, first liens	465,500 00
Loans secured by pledge of bonds, stocks or other collaterals	35,000 00
Book value of bonds and stocks	22,902,622 37
Cash on hand, in trust companies and in banks	1,691,928 87
Agents' balances and bills receivable	3,517,537 52
Total ledger assets	$29,328,166 69

NON-LEDGER ASSETS.

Interest accrued	271,921 64
Rents accrued	669 85
Market value of real estate over book value	5,422 07
Reinsurance due on claims paid	33,500 24
Gross assets	$29,639,680 49
Deduct assets not admitted	1,361,853 07
Total admitted assets	$28,277,827 42

LIABILITIES.

Net amount of unpaid claims	$ 1,551,493 02
Unearned premiums	16,350,361 50
Salaries, rents, expenses, bills, etc., due or accrued	25,000 00
Federal, State or other taxes due or accrued (estimated)	250,000 00
Contingent commissions or other charges due or accrued	30,000 00
Special reserve	700,000 00
Funds held under reinsurance treaties	20,000 00
Total liabilities, except capital stock	$18,926,854 52
Capital stock paid in cash	2,000,000 00
Surplus	7,350,972 90
Total liabilities	$28,277,827 42

Hartford Fire—*Concluded.*

INCOME.

Net cash received for premiums	$19,379,627 61
Interest and dividends	971,908 46
Rents	42,856 75
Agents' balances previously charged off	229 25
Gross profit on sale or maturity of ledger assets	85,053 43
Other income	160 00
Total income	$20,479,835 50

EXPENDITURE.

Net amount paid for claims	$10,381,928 39
Expenses of adjustment and settlement of claims	284,120 70
Dividends to shareholders	800,000 00
Commission or brokerage	4,116,898 54
Salaries, $594,088.79; and expenses, $347,408.27; of special and general agents	941,497 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees	715,982 60
Rents	93,652 24
Underwriters' boards and tariff associations	248,571 97
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses	103,673 69
Inspections and surveys	74,510 59
Taxes on real estate	12,428 75
State taxes on premiums, Insurance Department licenses and fees	371,528 63
All other licenses, fees and taxes	298,728 50
Decrease in liabilities during the year on account of reinsurance treaties	15,727 77
Agents' balances charged off	19,783 30
Gross loss on sale or maturity of ledger assets	39,107 28
Gross decrease, by adjustment, in book value of bonds and stocks	1,140 43
All other expenditure	530,431 28
Total expenditure	$19,049,711 72

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$2,494,178,749 00
Premiums thereon	25,462,932 27
Amount terminated during the year	2,114,955,544 00
Premiums thereon	23,014,070 51
Net amount in force December 31, 1915	3,091,043,507 00
Premiums thereon	31,461,371 93

MARINE AND INLAND RISKS.

Net amount in force December 31, 1915	$33,868,429 00
Premiums thereon	684,849 23

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ELBRIDGE G. SNOW.

Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 6,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 778,753 99

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal		211,123 90
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 172,177 91	
Sprinkler leakage	56 00	
Automobile	543 33	
Tornado	172 03	
Total		172,949 27
Total assets in Canada		$ 1,162,827 16

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($12,516 accrued in previous years)	$ 74,816 00	
Net amount of automobile claims, unadjusted ($50 accrued in previous years)	2,925 00	
Net amount of tornado claims, unadjusted	58 00	
Total net amount of unsettled claims		$ 77,799 00
Reserve of unearned premiums, viz.:—		
Fire	$ 675,434 52	
Automobile	9,073 62	
Sprinkler leakage	1,421 75	
Tornado	10,015 09	
Total, $695,944.98; carried out at 80 per cent		556,755 98
Taxes due and accrued (estimated.)		5,000 00
Total liabilities in Canada		$ 639,554 98

THE HOME—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile.	Hail.	Sprinkler Leakage.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,076,972 08	23,003 69		2,109 84	10,824 59
Less reinsurance	5,850 74				
Less return premiums	141,705 07	3,610 53		94 57	846 66
Total deduction	147,555 81				
Net cash received	929,416 27	19,393 16	284,939 79	2,015 27	9,977 93

Net cash received for premiums for all classes of business	$ 1,245,742 42
Cash received for interest on investments	31,785 68
Interest on bank deposit	2,900 74
Total income in Canada	$ 1,280,428 84

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile.	Hail.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	58,892 00	1,160 00		50 00
Paid for claims occurring during the year	416,262 20	8,725 85	153,380 56	1,502 91
Less savings and salvage	179 06	147 29		
Less reinsurance	15,806 45			
Total deduction	15,985 51			
Net payment for said claims	400,276 69	8,578 56		
Total net payment for claims	459,168 69	9,738 56	153,380 56	1,552 91

Total net payments for claims for all classes of business	$ 623,840 72
Commission and brokerage: Fire, $194,363.63; Other, $54,059.58	248,423 21
Taxes	20,796 64
Salaries, fees and all other charges of officials	18,959 20
Miscellaneous expenditure: Fire, viz.: Maps and plans, $3,222.66; postage, telegrams, telephones and express, $3,650.48; printing and stationery, $8,590.75; rents, $360; underwriters' boards, associations, etc., $6,253.03; sundry, $237.98	22,314 90
Miscellaneous expenditure: Other, viz.: Postage, telegrams, telephones and express, $39.89; underwriters' boards, associations, etc., $36.69	76 58
Total expenditure in Canada	$ 934,411 25

THE HOME—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.						
	Fire.			Automobile.			Hail.
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	Premiums.
		$	$ cts.		$	$ cts.	$ cts.
Gross in force at end of 1914	44,182	103,520,139	1,122,896 76	470	987,978	22,240 98	
Taken in 1915, new and renewed	27,497	97,029,178	1,066,269 21	908	1,022,378	22,716 47	284,939 79
Totals	71,679	200,549,317	2,189,165 97	1,378	2,010,356	44,957 45	
Less ceased	22,275	99,853,155	982,619 52	851	1,184,478	26,810 22	284,939 79
Gross in force at end of 1915	49,404	100,696,162	1,206,546 45	527	825,878	18,147 23	
Less reinsured		496,858	5,850 74				
Net in force at end of 1915	49,404	100,199,304	1,200,695 71	527	825,878	18,147 23	

SUMMARY OF RISKS AND PREMIUMS IN CANADA.—*Concluded.*

Risks and Premiums.	Class of Business.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	195,750	1,122 85	1,417,410	5,993 09
Taken in 1915, new and renewed	417,350	2,165 84	4,491,500	10,923 74
Totals	613,100	3,288 69	5,908,910	16,916 83
Less ceased	192,750	1,177 67	157,790	1,245 33
Gross and net in force at end of 1915	420,350	2,111 02	5,751,120	15,671 50

Summary of net in force at end of 1915: Amount, $107,196,652. Premiums, $1,236,625.46

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Province of Alberta, 1924, 4½ p.c.	$ 100,000 00	$ 93,000 00
Province of Ontario, 1941, 4 p.c.	35,000 00	29,750 00
Cities—		
Hamilton, 1919, 4½ p.c.	30,000 00	29,100 00
" 1920, 4½ p.c.	10,000 00	9,700 00
" 1921, 4½ p.c.	10,000 00	9,600 00
Toronto, 1944, 4 p.c.	243,333 33	199,533 33
" 1948, 4 p.c.	107,066 67	86,724 00
Victoria, 1923, 4½ p.c.	50,000 00	46,500 00
Towns—		
Maisonneuve, 1950, 4½ p.c.	146,000 00	119,720 00
" 1953, 5 p.c.	97,333 33	86,626 66

THE HOME—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General, *Concluded*, viz.:—

	Par value.	Market value.
School—		
Edmonton, 1953, 5 p.c.	$ 50,000 00	$ 43,500 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1924, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 903,733 33	$ 778,753 99

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

INCOME.

Total premium income	$18,245,129 47
Received for interest and dividends	1,581,214 14
Gross profit on sale or maturity of bonds and stocks	60,357 90
Agents' balances previously charged off	100 00
All other income	2,512 77
Total income	$19,889,314 28

DISBURSEMENTS.

Net amount paid for claims	$ 9,708,418 48
Expenses of adjustment and settlement of claims	253,821 66
Paid stockholders for interest or dividends	1,200,000 00
Commission or brokerage	3,926,089 84
Allowances to local agencies for miscellaneous agency expenses	6,331 06
Salaries, $394,272.80; and expenses, $172,582.64; of special and general agents	566,855 44
Salaries, fees and all other charges of officers, directors, trustees and home office employees	572,741 47
Rents	145,718 47
State taxes on premiums, Insurance Department licenses and fees	450,685 95
All other licenses, fees and taxes	106,856 63
Underwriters' boards and tariff associations	128,143 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	55,787 26
Inspections and surveys	145,003 75
Gross loss on sale or maturity of stocks and bonds	16,773 74
Gross decrease, by adjustment, in book value of bonds	20,488 14
Agents' balances charged off	739 17
Decrease in liabilities on account of reinsurance treaties	6,120 96
All other disbursements	567,674 92
Total disbursements	$17,878,250 40

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 5,500 00
Book value of bonds and stocks owned	33,423,194 73
Cash in banks and trust companies (not on interest)	6,648 64
Cash in banks and trust companies (on interest)	2,184,262 17
Agents' balances and bills receivable	3,476,028 23
Total ledger assets	$39,095,633 77

NON-LEDGER ASSETS.

Interest accrued	269,786 00
Recoverable for reinsurance on paid losses	203,203 47
Gross assets	$39,568,623 24
Deduct assets not admitted	1,585,879 31
Total admitted assets	$37,982,743 93

The Home—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 1,736,205 32
Total unearned premiums	15,878,826 00
Reserve as a conflagration surplus	2,000,000 00
Salaries, rents, etc., due and accrued	150,000 00
Federal, state and other taxes due or accrued (estimated)	250,000 00
Funds held under reinsurance treaties	431,535 36
Total liabilities, excluding capital stock	$20,446,566 68
Capital stock paid up in cash	6,000,000 00
Surplus over all liabilities	11,536,177 25
Total liabilities	$37,982,743 93

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$2,775,253,678 00
Premiums thereon	25,542,718 59
Amount of policies terminated during the year	2,379,849,648 00
Premiums thereon	22,621,900 59
Net amount of policies in force at December 31, 1915	3,106,826,080 00
Premiums thereon	29,889,720 00

THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—WILLIAM MACKAY.

Vice-President—F. W. WALKER.

Managing Director—J. H. LABELLE.

Secretary—F. J. WALKER.

Principal Office—Montreal.

(Incorporated by chapter 50 of the Statutes 1908 of Sasktachewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9–10 Edward VII, chap. 110; amended in 1913, by 3–4 George V, Chap. 130. Dominion license issued December 6, 1910).

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	872,400 00
Amount paid thereon in cash	228,735 00

(For List of Shareholders, see Appendix).

ASSETS.

Value of real estate held by the company			$ 70,705 80
Amount secured by way of loans on real estate, by bond or mortgage, first liens			76,868 97
Book value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)			62,909 65
Cash at head office, $467.39; and branch offices, $584.78			1,052 17
Cash in banks, viz.:—			
Royal Bank of Canada,	Montreal	$ 35,001 57	
" "	Winnipeg	3,881 24	
" "	Toronto	5,119 30	
" "	Vancouver	5,734 89	
" "	Calgary	2,943 88	
Total cash in banks			52,680 88
Total ledger assets			$ 264,217 47
Deduct market value of bonds, debentures and stocks under book value			5,568 78
			$ 258,648 69

OTHER ASSETS.

Interest due, $2,836.07; accrued, $3,181.06	6,017 13
Agents' balances and premiums uncollected ($6,999.25 on business prior to Oct. 1, 1915)	26,523 97
Due for reinsurance losses in unlicensed companies (unsecured)	778 77
Plans, furniture and fixtures	7,220 00
Gross assets	$ 299,188 56
Deduct assets not admitted	11,578 77
Net assets	$ 287,609 79

The Hudson Bay—*Continued.*

LIABILITIES.

Total net amount of fire claims, unadjusted		$ 9,029 00
Reserve of uncarned premiums, fire, $82,956.50; carried out at 80 per cent.		66,365 20
Taxes due and accrued		2,700 00
Reinsurance premiums due		22,198 34
Accounts payable		7,545 24
Dividends declared and due, remaining unpaid		305 15
Total liabilties		$ 108,142 93
Surplus of assets over liabilities		$ 179,466 86
Capital stock paid in cash		228,735 00

INCOME.

Fire Risks.

Gross cash received for premiums	$ 168,330 19	
Deduct reinsurances, $32,721.19; return premiums, $45,557.23	78,278 42	
Net cash received for fire premiums	$ 90,051 77	
Hail Risks.		
Net cash received for hail premiums	77 98	
Total net cash received for all premiums		$ 90,129 75
Received for interest on investments		8,219 90
Received for rents		1,973 02
Total		$ 100,322 67
Received for calls on capital		40,655 00
Total income		$ 140,977 67

EXPENDITURE.

Fire Risks.

Amount paid for claims occurring in previous years	$ 11,330 14	
Deduct insurances	1,980 18	
Net amount paid for said claims	$ 9,349 96	
Amount paid for claims occurring during the year	$ 79,469 88	
Deduct reinsurances	23,669 33	
Net amount paid for said claims	$ 55,800 55	
Total net amount paid for fire claims	$ 65,150 51	
Hail Risks.		
Total net amount paid for claims occurring in previous years	201 80	
Total net amount paid for all claims		$ 65,352 31
Dividends paid to stockholders during the year		20 00
Commission or brokerage		13,964 99
Paid for salaries: home office officials, $19,185.66; fees: directors, $280; auditors, $400; travelling expenses, officials, $3,502.26		23,367 92
Paid for taxes		4,381 18
Miscellaneous expenditure, viz.: Advertising, $896.01; furniture, fixtures, $535.53; maps and plans, $790.14; legal fees, $1,855.35; postage, telegrams, telephones and express, $2,203.34; printing and stationery, $7,513.89; rents, $3,584.37; miscellaneous expenses, $4,417.56; investment expenses, $108.25; underwriters' boards, $1,721.82		23,626 26
Total expenditure		$ 130,712 66

The Hudson Bay—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1914		$ 305,999 31
Amount of income as above		140,977 67
Total		$ 446,976 98
Amount of expenditure as above	$ 130,712 66	
Written off ledger assets	59,592 09	
		190,304 75
Balance, net ledger assets, at December 31, 1915 ($264,217.47 less ledger liability, $7,545.24)		$ 256,672 23

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 26,419 68
Amount of commission thereon	7,265 41
Amount of losses recovered from said companies	25,649 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $15,476.36; carried out at 80 per cent	12,381 09
Amount of losses due and recoverable from such companies	2,489 77
Amount of reinsurance premiums payable to such companies	22,198 34

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 12,421,922	$ 218,256 88
Taken during the year, new and renewed	10,211,949	159,321 79
Total	$ 22,633,871	$ 377,578 67
Deduct terminated	9,971,842	173,481 20
Gross in force at end of year	$ 12,662,029	$ 204,097 47
Deduct reinsured	2,256,238	34,484 40
Net in force at December 31, 1915	$ 10,405,791	$ 169,613 07

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

Cities—	Par value.	Book value	Market value.
Brandon, 1939, 5 p.c.	$ 3,000 00	$ 3,000 00	$ 2,730 00
Calgary, 1929, 5 p.c.	3,000 00	3,157 88	2,790 00
Edmonton, 1945, 4½ p.c.	2,976 38	2,678 74	2,410 87
Fernie, 1939, 5 p.c.	2,000 00	1,818 19	1,660 00
Kamloops, B.C., 1920, 5 p.c.	3,000 00	2,857 14	2,850 00
Kelowna, 1935, 5 p.c.	3,000 00	2,727 28	2,580 00
Lethbridge, 1939, 4½ p.c.	3,000 00	2,700 00	2,430 00
Medicine Hat, 1928, 5 p.c.	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, 4½ p.c.	3,000 00	2,700 00	2,820 00
Nanaimo, 1950, 5 p.c.	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.	5,000 00	5,000 00	4,400 00
North Vancouver, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.	3,000 00	3,000 00	2,790 00
Revelstoke, 1960, 5 p.c.	3,000 00	2,857 14	2,490 00
Saskatoon, 1939, 5 p.c.	3,000 00	3,000 00	2,640 00
Strathcona, 1949, 4½ p.c.	2,000 00	1,800 00	1,600 00
Victoria, 1943, 4½ p.c.	3,000 00	3,000 00	2,520 00
Winnipeg, 1923, 4 p.c.	5,000 00	4,444 45	4,550 00
Town—			
Weyburn, 1950, 5 p.c.	3,000 00	2,857 14	2,460 00
Township and Municipality—			
Richmond, B.C., 1959, 4½ p.c.	3,000 00	2,454 55	2,310 00
Oak Bay, B.C., 1929, 5 p.c.	2,000 00	2,000 00	1,800 00
Total on deposit with Receiver General	$ 65,976 38	$ 62,909 65	$ 57,340 87

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—

Vice-President—L. ROOT.

Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 Statutes of British Columbia of 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	457,400 00
Amount paid thereon in cash	110,475 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the Company		$ 15,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		114,407 36
Book value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		84,157 89
Cash at head office and with agents		2,558 81
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 6,094 06	
Bank of Montreal, Vernon, B.C.	593 94	
Total cash in banks		6,688 00
Total ledger assets		$ 222,812 06
Deduct market value of debentures under book value		2,573 84
		$ 220,238 22

OTHER ASSETS.

Interest due, $3,691.09; accrued, $1,227.32	4,918 41
Rents accrued	40 00
Agents' balances and premiums uncollected ($1,108.63 was on business prior to Oct. 1, 1915)	16,137 54
Total assets	$ 241,334 17

LIABILITIES.

Net amount of fire claims, unadjusted	$ 4,244 70	
Net amount of plate glass claims, unadjusted (accrued prior to 1915)	189 00	
Total net amount of unsettled claims		$ 4,433 70
Reserve of unearned premiums, fire, $77,411.73; carried out at 80 per cent		61,929 38
Taxes due and accrued		3,476 12
Reinsurance premiums due		154 07
Total liabilities (excluding capital stock)		$ 69,993 27
Excess of assets over liabilities		$ 171,340 90
Capital stock paid in cash		110,475 00
Surplus over liabilities and capital		$ 60,865 90

Imperial Underwriters—*Concluded.*

INCOME.

Gross cash received for fire premiums	$ 120,923 59	
Deduct reinsurances, $1,216.35, return premiums, $22,636.82	23,853 17	
Net cash received for fire premiums		$ 97,070 42
Received for interest on investments		12,808 56
Received for rents		19 50
Total income		$ 109,898 48

EXPENDITURE.

Fire Risks.

Amount paid for claims occurring in previous years	$ 8,644 66	
Amount paid for claims occurring during the year	$ 55,741 86	
Deduct reinsurances	7 39	
Net amount paid for said claims	$ 55,734 47	
Total net amount paid for fire claims	$ 64,379 13	

Plate Glass Risks.

Amount paid for claims occurring during the year	25 38	
Total net amount paid for all claims		$ 64,404 51
Paid for dividends		14,765 43
Commission or brokerage		17,538 04
Salaries: head office officials, $7,199.59; auditors' fees, $200; travelling expenses, officials, $58.83		7,458 42
Taxes		3,812 25
Miscellaneous expenditure, viz.: Maps and plans, $159.93; postage, telegrams, telephones and express, $945.03; printing and stationery, $866.45; board fees, $1,296.37; loan expenses, $490.92; sundries, $48.05		3,806 75
Total expenditure		$ 111,785 40

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 224,698 98
Amount of cash income	109,898 48
Total	$ 334,597 46
Amount of expenditure	111,785 40
Balance, net ledger assets, at December 31, 1915	$ 222,812 06

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 9,129,625	$ 144,194 28
Taken during the year, new and renewed	9,073,454	118,904 66
Total	$ 18,203,079	$ 263,098 94
Deduct terminated	7,699,607	114,974 81
Gross in force at end of year	$ 10,503,472	$ 148,124 13
Deduct reinsured	47,900	948 71
Net in force at December 31, 1915	$ 10,455,572	$ 147,175 42

Schedule A.

Bonds and debentures on deposit with Receiver General.

	Par value.	Book value.	Market value.
City of Vernon, 1932, 5 p.c.	$ 35,000 00	$ 30,434 75	$ 30,450 00
Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c.	64,726 67	53,723 14	51,134 05
Total on deposit with Receiver Gen.	$ 99,726 67	$ 84,157 89	$ 81,584 05

INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. L. ELLISON.

Secretary—T. HOUARD WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1791. Commenced business in Canada, November 7, 1889.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 4,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule A*)		$ 353,629 07

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 154,894 41	
Bank of Montreal, Halifax, N.S.	15,506 81	
Total cash in banks		170,401 22
Interest accrued		3,623 08
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 23,284 53	
Automobile (including fire risk)	1,794 87	
Inland Transportatioa	1,196 61	
Total		26,276 01
Total assets in Canada		$ 553,929 38

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 10,558 77	
Net amount of automobile claims (including fire risk), unadjusted	1,565 00	
Total net amount of unsettled claims		$ 12,123 77
Reserve of unearned premiums, viz.:—		
Fire	$ 309,575 44	
Automobile (including fire risk)	15,135 19	
Inland transportation	511 00	
Total, $325,221.63; carried out at 80 per cent		260,177 30
Total liabilities in Canada		$ 272,301 07

Insurance Company of North America—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business. Fire.	Automobile (including fire risk).	Inland Transportation.
	$ cts.	$ cts.	$ cts.
Gross cash received	523,762 89	51,375 87	9,139 60
Less reinsurance	6,810 88		
Less return premiums	86,184 54	16,778 34	715 17
Total deduction	92,995 42		
Net cash received	430,767 47	34,597 53	8,424 43

Net cash received for premiums for all classes of business	$ 473,789 43
Cash received for interest on investments	16,178 83
Total income in Canada	$ 489,968 26

EXPENDITURE IN CANADA.

Claims.	Class of Business. Fire.	Automobile (including fire risk.)	Inland Transportation.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	15,881 49		
Less savings and salvage, $137.60; reinsurances, $44.86	182 46		
Net payment for said claims	15,699 03	3,537 07	
Paid for claims occurring during the year	238,013 20	20,524 12	12,941 67
Less savings and salvage	80 11	1,344 16	84 30
Less reinsurance	5,525 98		
Total deduction	5,606 09		
Net payment for said claims	232,407 11	19,179 96	
Total net payment for claims	248,106 14	22,717 03	12,857 37

Total net payments for claims for all classes of business	$ 283,680 54
Commission and brokerage: Fire, $102,010.60; Other, $9,220.51	111,231 11
Taxes: Fire, $12,081.29; Other, $364.03	12,445 32
Salaries; travelling expenses, officials (Fire)	5,480 42
Salaries, fees and travelling expenses (Other): conducting business	1,000 00
Miscellaneous expenditure, Fire, viz.:—Advertising $533.56; furniture and fixtures, $52.30; maps and plans, $1,521.53; postage, telegrams, telephones and express, $3,198.61; printing and stationery, $2,981.76; rents, $2,000; underwriters' boards, associations, etc., $5,407.72 sundry, $1,111.87	16,807 35

Insurance Company of North America—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous expenditure (Other), viz.: Inspections and surveys, $339; postage, telegrams, telephones and express, $23.65; printing and stationery, $49.65; underwriters' boards, associations, etc., $124.27; sundry, $29.85	$ 566 42
Total expenditure in Canada	$ 431,229 16

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including fire risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	57,453,695	627,090 58	1,732,755	44,569 55	52,025	787 61
Taken in 1915, new and renewed	47,268,428	516,764 23	1,982,828	52,226 88	2,956,045	9,668 01
Totals	104,722,123	1,143,854 81	3,715,583	96,796 43	3,008,070	10,455 62
Less ceased	46,487,995	520,361 44	2,536,325	66,526 05	2,958,595	9,433 62
Gross in force at end of 1915	58,234,128	623,493 37	1,179,258	30,270 38	49,475	1,022 00
Less reinsured	1,346,932	12,829 40				
Net in force at end of 1915	56,887,196	610,663 97	1,179,258	30,270 38	49,475	1,022 00

Summary of net in force at end of 1915: Amount, $58,115,929. Premiums, $641,956.35.

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments:—		
Province of Alberta, 1924, 4½ p.c.	$ 55,000 00	$ 51,150 00
Province of Nova Scotia, 1922, 3 p.c.	10,000 00	8,800 00
Cities—		
Montreal, 1939, 3½ p.c.	45,000 00	34,650 00
Montreal, 1925, 4 p.c.	28,000 00	25,480 00
Montreal, 1926, 4 p.c.	83,000 00	74,700 00
Montreal, 1944, 4 p.c.	27,000 00	22,140 00
Ottawa, 1928, 3½ p.c.	30,000 00	25,200 00
Toronto, 1945, 3½ p.c.	4,866 67	3,601 34
Toronto, 1948, 4 p.c.	20,000 00	16,200 00
Winnipeg, 1938, 4 p.c.	30,000 00	24,600 00
School—		
Winnipeg S.D., 1941, 4 p.c.	12,000 00	9,720 00
Railway—		
Canadian Northern Railway (g'teed by Prov. of Manitoba), 1930, 4 p.c.	65,213 33	57,387 73
Total on deposit with Receiver General	$ 410,080 00	$ 353,629 07

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 305,682 20
Mortgage loans on real estate, first liens	177,724 25
Book value of stocks and bonds owned by the company	16,981,484 75
Cash on hand, in banks and trust companies	1,429,693 06
Agents' balances and bills receivable	1,912,457 00
Amount recoverable for reinsurance on paid losses	91,977 74
Total ledger assets	$20,899,019 00

Insurance Company of North America—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 194,018 93
Gross assets	$21,093,037 93
Deduct assets not admitted	645,378 42
Total admitted assets	$20,447,659 51

LIABILITIES.

Net amount of unpaid claims	$ 2,271,140 00
Total unearned premiums	7,461,532 61
Amount reclaimed by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received	709,513 97
Federal, State and other taxes due or accrued (estimated)	175,000 00
Contingent fund	330,472 93
Conflagration fund	500,000 00
Total liabilities (not including stock)	$11,447,659 51
Joint stock capital paid up in cash	4,000,000 00
Surplus over all liabilities	5,000,000 00
Total liabilities	$20,447,659 51

INCOME.

Net cash received for premiums other than perpetual	$11,513,462 72
Deposit premiums received on perpetual risks	12,529 24
Received for interest and dividends	739,506 68
Rents	16,035 63
Profit on sale or maturity of bonds and stocks	25,533 47
Perpetual permits, transfer fees and earned deposits	2,614 93
Agents' balances previously charged off	766 69
Total income	$12,310,449 36

DISBURSEMENTS.

Net amount paid for claims	$ 5,826,646 30
Expenses of adjustment and settlement of claims	119,625 65
Deposit premiums returned	17,867 86
Paid stockholders for interest or dividends	480,000 00
Allowances to local agencies for miscellaneous agency expenses	319,678 14
Salaries, $357,068.72; and expenses, $136,627.24; of special and general agents	493,695 96
Commission or brokerage	2,077,218 94
Salaries, fees and all other charges of officers, directors, trustees and home office employees	236,406 78
Rents	53,670 75
Underwriters' boards and tariff associations	76,498 80
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	32,453 14
Inspections and surveys	58,294 27
Taxes on real estate	4,061 13
State taxes on premiums, Insurance Department licenses and fees	245,863 42
All other licenses, fees and taxes	82,027 26
Agents' balances charged off	3,329 70
Gross loss on sale of bonds and stocks	1,456 59
Gross decrease, by adjustment, in book value of real estate	9,456 50
All other expenditure	263,533 41
Total expenditure	$10,401,784 60

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 815,446,195 00
Premiums thereon	8,764,099 34
Amount of fire risks terminated	732,307,071 00
Premiums thereon	8,093,831 17
Net amount of fire risks in force at December 31, 1915	1,203,626,865 00
Premiums thereon	12,894,275 20
Net amount of marine and inland risks in force at December 31, 1915	139,787,438 00
Premiums thereon	1,590,517 11

PERPETUAL RISKS.

Amount in force, December 31, 1915	$30,209,207 21
Deposit premiums	783,128 03

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GUSTAVUS REMAK, JR.

Secretary—J. J. P. RODGERS.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated April 18, 1794. Dominion license issued March 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 122,325 79

Other Assets in Canada.

Interest accrued		2,118 08
Agents, balances and premiums uncollected		15,860 11
Total assets in Canada		$ 140,303 98

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 1,614 93	
Net amount of claims, unadjusted	13,392 93	
Total net amount of unsettled claims		$ 15,007 86
Reserve of unearned premiums, $98,481.64; carried out at 80 per cent		78,785 31
Taxes due and accrued		1,600 00
Total liabilities in Canada		$ 95,393 17

INCOME IN CANADA.

Gross cash received for premiums	$ 219,922 25	
Deduct reinsurances, $1,135.14; return premiums, $54,225.94	55,361 08	
Net cash received for premiums		$ 164,561 17
Received for interest on investments		12,122 34
Total income in Canada		$ 176,683 51

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 26,347 66	
Deduct savings and salvage	2 43	
Net amount paid for said claims	$ 26,345 23	
Amount paid for claims occurring during the year	$ 47,173 20	
Deduct savings and salvage	26 06	
Net amount paid for said claims	$ 47,147 14	
Total net amount paid for claims		$ 73,492 37
Commission or brokerage		43,817 06
Taxes		2,836 24
Miscellaneous expenditure, viz.: Advertising, $7 10; maps and plans, $1,099 35; duty on supplies, $37 86; postage, telegrams, telephones and express, $95 85; bond premiums, $37 50; underwriters' boards, tariff association, $2,051 90		3,329 56
Total expenditure in Canada		$ 123,475 23

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 13,704,273	$ 182,960 69
Taken during the year, new and renewed	17,603,934	219,922 25
Total	$ 31,308,207	$ 402,882 94
Deduct terminated	15,427,020	205,217 99
Gross in force at end of year	$ 15,881,187	$ 197,664 95
Deduct reinsured	226,316	2,433 61
Net in force at December 31, 1915	$ 15,654,871	$ 195,231 34

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Ontario, 1941, 4 p.c.	$ 5,000 00	$ 4,250 00
Quebec, 1920, 5 p.c.	15,000 00	15,000 00
Cities—		
Edmonton, 1943, 4½ p.c.	2,000 00	1,640 00
Edmonton, 1944, 4½ p.c.	3,000 00	2,430 00
Fort William, 1938, 4½ p.c.	5,000 00	4,200 00
Ottawa, 1932, 4 p.c.	10,000 00	8,600 00
Portage la Prairie, 1927, 5 p.c.	2,000 00	1,840 00
Port Arthur, 1941, 4½ p.c.	9,733 33	8,078 66
Toronto, 1948, 4 p.c.	19,733 33	15,984 00
Vancouver (Hospital), 1944, 4 p.c.	10,000 00	7,600 00
Victoria, 1922, 4 p.c.	33,580 00	30,557 80
Victoria, 1961, 4 p.c.	9,733 33	7,105 33
Winnipeg, 1918, 4 p.c.	8,000 00	7,760 00
Winnipeg, 1924, 4 p.c.	8,000 00	7,280 00
Total on deposit with Receiver General	$ 140,779 99	$ 122,325 79

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 402,058 35
Loans on mortgages or real estate, first liens	53,850 00
Book value of stocks and bonds	2,976,261 38
Cash in hand, in trust companies and in banks	242,333 47
Agents' balances	519,911 33
Other ledger assets	1,541 25
Total ledger assets	$ 4,195,955 78

The Insurance Company of the State of Pennsylvania—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 28,323 17
Rents due and accrued	121 73
Other non-ledger assets	12,344 54
Gross assets	$ 4,230,745 22
Deduct assets not admitted	224,400 54
Total admitted assets	$ 4,012,344 68

LIABILITIES.

Net amount of unpaid claims	$ 259,351 91
Unearned premiums	1,773,680 96
Salaries, rents, expenses, bills, accounts, etc., due or accrued	2,172 01
Federal, state and other taxes due or accrued (estimated)	35,000 00
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	513,666 50
Dividends declared and unpaid to stockholders	1,857 60
All other liabilities	195 00
Total liabilities, except capital stock	$ 2,585,923 98
Capital stock paid in cash	1,000,000 00
Surplus	426,420 70
Total liabilities	$ 4,012,344 68

INCOME.

Total premiums other than perpetual	$ 2,278,711 83
Deposit premiums written on perpetual risks	3,674 97
Interest and dividends	137,894 07
Rents	29,058 21
Agents' balances previously charged off	4 18
Gross profit on sale or maturity of ledger assets	9,429 02
Borrowed money	50,000 00
All other income	775 11
Total income	$ 2,509,547 39

DISBURSEMENTS.

Net amount paid for claims	$ 1,219,528 85
Expenses of adjustment and settlement of claims	38,907 24
Paid stockholders for interest or dividends	59,111 95
Commission or brokerage	563,382 66
Allowances to local agencies for miscellaneous agency expenses	8,960 54
Salaries, $40,858 63; and expenses, $23,493 75; of special and general agents	64,352 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees	95,664 62
Rents	9,000 00
State taxes on premiums, Insurance Department licenses and fees	58,956 19
All other licenses, fees and taxes	17,513 84
Underwriters' boards and tariff associations	21,581 95
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	14,929 81
Inspection and surveys	8,109 09
Gross loss on sale or maturity of bonds	6,222 55
Gross decrease, by adjustment, in book value of stocks	2,831 15
Borrowed money repaid	50,000 00
Interest on borrowed money	397 71
Taxes on real estate	5,068 03
Agents' balances charged off	4,752 01
Deposit premiums returned	12,141 99
All other disbursements	48,986 33
Total disbursements	$ 2,310,398 89

RISKS AND PREMIUMS.

Written or renewed during the year	$329,904,092 00
Premiums thereon	4,047,465 03
Terminated during the year	296,611,074 00
Premiums thereon	3,751,428 91
Net in force at December 31, 1915	302,717,649 00
Premiums thereon	3,404,110 31

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—CHARLES G. HAMILTON.

General Manager and Secretary—ROBT. STIRLING.

Principal Office—126 Chancery Lane, London, Eng.

Chief Agent in Canada—J. E. E. DICKSON. Head Office in Canada—Montreal.

(Incorporated 1806. Commenced business in Canada April 1, 1899).

CAPITAL.

Amount of joint stock capital authorized	$10,375,000 00
Amount subscribed	7,875,000 00
Amount paid thereon in cash	825,000 00
Debenture stock	1,258,630 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 359,010 60

Other Assets in Canada.

Cash at head office in Canada		10,961 41
Cash in banks, viz.:—		
Dominion Bank, Montreal	$ 63,067 76	
Union Bank, Montreal	16,814 81	
Royal Bank of Canada, Montreal	3,623 05	
Total cash in banks		83,505 62
Interest accrued		5,007 43
Agents' balances and premiums uncollected, viz.:—		
Fire ($10.16 on business prior to Oct. 1, 1915)	$ 18,032 59	
Accident ($342.63 on business prior to Oct. 1, 1915)	2,527 95	
Employers' Liability ($1,229.98 on business prior to Oct. 1, 1915)	7,113 51	
Sickness ($304.57 on business prior to Oct. 1, 1915)	1,761 44	
Total		29,435 49
Office furniture and plans		10,000 41
Total assets in Canada		$ 497,920 96

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 7,834 45	
" fire claims, resisted, in suit	5,496 55	
" accident claims, adjusted, but unpaid	308 06	
" accident claims, unadjusted	500 00	
" sickness claims, adjusted, but unpaid	208 99	
" sickness claims, unadjusted	550 00	
" employers' liability claims, unadjusted	12,000 00	
" employers' liability claims, resisted, in suit	2,000 00	
Total net amount of unsettled claims		$ 28,398 05
Reserve of unearned premiums, viz.:—		
Fire	$ 209,923 78	
Accident	5,699 70	
Employers' Liability	8,213 37	
Sickness	2,439 59	
Total, $ 226,276.44; carried out at 80 per cent		181,021 15
Taxes due and accrued		4,000 00
Total liabilities in Canada		$ 213,919 20

The Law Union and Rock—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Accident.	Employers' Liability.	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	308,780 14	21,859 59	88,251 80	8,762 28	
Less reinsurance	11,631 56	965 19	11,228 18	275 62	
Less return premiums	39,154 20	8,358 38	39,242 13	4,040 61	
Total deduction	50,785 76	9,323 57	50,470 31	4,316 23	
Net cash received	257,994 38	12,536 02	37,781 49	4,446 05	
Net cash received for premiums for all classes of business					$ 312,757 94
Endorsement fees					14 50
Total income in Canada					$ 312,772 44

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Accident.	Employers' Liability.	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	37,591 32				
Less savings and salvage	3,565 00				
Net payment for claims occurring in previous years	34,026 32	1,733 97	17,936 85	626 93	
Paid for claims occurring during the year	149,259 59	2,599 40	13,275 39	3,697 21	
Less savings and salvage	100 00				
Less reinsurance	363 94	416 53	5,268 59	542 67	
Total deduction	463 94				
Net payment for said claims	148,795 65	2,182 87	8,006 80	3,154 54	
Total net payment for claims	182,821 97	3,916 84	25,943 65	3,781 47	
Total net payments for claims for all classes of business					$ 216,463 93
Commission and brokerage: Fire, $52,888.06; Other, $15,922.80					68,810 86
Taxes: Fire, $9,282.24; Other, $1,685.82					10,968 06
Salaries, fees and travelling expenses: Fire: salaries: head office, $16,095.93; auditors, $120; travelling expenses: officials, $559.02: agents, $46.25					16,821 20
Salaries, fees and travelling expenses: Other: Salaries: head office, $8,667.25; fees: auditors, $120; travelling expenses: officials, $619.25; agents, $20					9,426 50
Miscellaneous expenditure: Fire, viz.: Advertising, $403.25; fire departments, patrol and salvage corps assessments, etc., $59.74; furniture and fixtures, $318.33; legal expenses, $10; maps and plans, $849.08; postage, telegrams, telephones and express, $1,464.55; printing and stationery, $1,570.69; rents, $2,227.00; underwriters' boards, associations, etc., $2,524.83; exchange, $163.69; sundries, $1,041.65					10,692 81
Miscellaneous expenditure: Other, viz.: Advertising, $385.90; furniture and fixtures, $164.45; medical examiners' fees, $133; postage, telegrams, telephones and express, $775.54; printing and stationery, $526.59; rents, $1,900.10; exchange, $16.51; sundries, $1,140.36					5,042 45
Total expenditure in Canada					$ 338,225 81

The Law Union and Rock—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1914	18,702	37,148,663	435,251 12
Taken in 1915, new and renewed	10,713	27,280,780	308,858 53
Totals	29,415	64,429,443	744,109 65
Less ceased	11,137	27,099,260	316,627 90
Gross in force at end of 1915	18,278	37,330,183	427,481 75
Less reinsured		2,764,059	13,783 60
Net in force at end of 1915	18,278	34,566,124	413,698 15

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business. Accident.			Employers' Liability.		Sickness.	
	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1914	1,515	3,067,610	16,870 80	331	26,823 19	1,577	7,747 40
Taken in 1915, new	398	830,170	3,794 05	324	48,894 55	128	1,676 25
Renewed	1,031	3,091,992	16,508 66	273	25,644 75	676	7,289 46
Totals	2,944	6,989,772	37,173 51	928	101,362 49	2,381	16,713 11
Less ceased	1,680	3,925,648	24,922 29	684	81,409 12	1,051	11,523 62
Gross in force at end of 1915	1,264	3,064,124	12,251 22	244	19,953 37	1,330	5,189 49
Less reinsured		187,250	851 82		3,526 63		310 30
Net in force at end of 1915	1,264	2,876,874	11,399 40	244	16,426 74	1,330	4,879 19

Summary of net in force at end of 1915: No. 21,116. Premiums, $446,403.48.

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada bonds, 1914-1919, 3¾ p.c.	$ 48,666 67	$ 47,693 34
Prov. of Manitoba, 1923, 5 p.c.	24,333 34	23,846 68
Prov. of Quebec, 1937, 3 p.c.	87,600 00	63,948 00
British War Loan, 1925-1945, 4½ p.c.	77,217 78	74,901 25

The Law Union and Rock—*Concluded.*

Schedule A—*Concluded.*

Bonds and debentures on deposit with Receiver General, *Concluded*, viz.:—

	Par value.	Market value.
Cities—		
Toronto, 1929, 3½ p.c.	$ 24,333 33	$ 19,953 33
Victoria, 1916, 5 p.c.	5,000 00	5,000 00
Victoria, 1936, 5 p.c.	30,000 00	27,600 00
Railway—		
C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1958, 3½ p.c.	38,933 33	31,536 00
C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.	82,733 33	64,532 00
Total on deposit with Receiver General.	$ 418,817 78	$ 359,010 60

(*For General Business Statement, see Appendix*).

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—EVELYN S. PARKER.

General Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized	£3,000,000 stg.	$14,600,000 00
Amount subscribed	2,655,250 "	12,922,216 66
Amount paid thereon in cash	265,525 "	1,292,221 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 1,270,720 47

Other Assets in Canada.

Value of real estate held by the company, viz.:—		
The Company's building, St. James St., cor. Place d'Armes Square, Montreal		200,000 00
Loans secured by bonds and mortgages on real estate, first liens		2,054,100 00
Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par value, $1,000, market value, $890; carried out at market value		890 00
Cash at head office and branches in Canada		21,066 45
Cash in banks, viz.:—		
Bank of Montreal, Montreal, General	$ 140,538 91	
Bank of Montreal, Montreal, Manager	3,203 57	
Bank of Montreal, Winnipeg	6,920 00	
Bank of Montreal, St. John, N.B.	5,701 29	
Total cash in banks		156,363 77
Loans on life policies		3,822 95
Due by reinsuring companies		38 50
Interest due, $2,819.50; accrued, $20,662.25		23,481 75
Agents' balances and premiums uncollected		120,171 24
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated)		5,000 00
Total assets in Canada		$ 3,855,655 13

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid ($3,291.80 accrued in previous years)	$ 56,952 82
Reserve of unearned premiums, $1,075,483.75; carried out at 80 per cent	860,387 00
Liabilities under the life department	70,025 00
Due for reinsurance	1,658 09
Taxes due and accrued (estimated)	7,500 00
Total liabilities in Canada	$ 996,522 91

The Liverpool and London and Globe—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$1,679,292 38	
Deduct reinsurances, $58,834 97; return premiums, $278,020.04	336,855 01	
Net cash received for premiums		$ 1,342,437 37
Received for interest on investments		145,601 92
Received for rents		19,295 92
Total income in Canada		$ 1,507,335 21

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 115,780 03	
Deduct savings and salvage, $34.08; reinsurances, $2,362.43	2,396 51	
Net amount paid for said claims	$ 113,383 52	
Amount paid for claims occurring during the year	$ 639,742 47	
Deduct savings and salvage, $65.48; reinsurances, $42,536.40	42,601 88	
Net amount paid for said claims	$ 597,140 59	
Total net amount paid for claims		$ 710,524 11
Commission or brokerage		258,849 62
Salaries of head office officials, $69,070.94; fees: directors, $2,052.18; auditors, $1,100		72,223 12
Taxes		30,137 72
Miscellaneous expenditure, viz.: Advertising, $2,391.15; rents and light, $10,429.46; inspections and surveys, $8,640.52; printing and stationery, $7,995.20; postage, telegrams, telephones and express, $5,687; maps and plans, $1,928.20; underwriters' boards and tariff associations, etc., $15,701.40; legal expenses, $85.96; office furniture, $5,270.60; general expenses, $6,893.93; fire department, etc., $340.66; exchange, $1,378.06		66,742 14
Total expenditure in Canada		$ 1,138,476 71

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	88,208	$183,072,574	$2,193,548 52
Taken during the year, new and renewed	53,105	137,545,930	1,661,460 16
Total	141,313	$320,618,504	$3,855,008 68
Deduct terminated	51,592	134,208,861	1,680,404 42
Gross in force at end of year	89,721	$186,409,643	$2,174,604 26
Deduct reinsured		8,366,755	75,411 52
Net in force at December 31, 1915	89,721	$178,042,888	$2,099,192 74

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.	$ 48,666 67	$ 39,906 67
Dominion of Canada Stock, 1930/1950, 3½ p.c.	570,616 67	479,318 00
Province of Ontario stock, 1947, 4 p.c.	48,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.	94,900 00	82,563 00
Cities—		
Edmonton, 1923, 5 p.c.	4,866 67	4,623 34
Edmonton, 1933, 5 p.c.	24,333 33	22,143 33
Edmonton, 1953, 5 p.c.	19,466 67	16,936 00
Montreal stock, 1921, 4 p.c.	40,000 00	37,600 00
Montreal, 1925, 4 p.c.	500 00	455 00
Montreal (St. Henri), 1920, 4½ p.c.	50,000 00	48,500 00
Montreal stock, 1927, 4 p.c.	1,500 00	1,335 00
Ottawa, 1927, 4 p.c.	14,600 00	12,994 00
Ottawa, 1937, 4 p.c.	16,546 67	13,899 20
Ottawa, 1938, 4 p.c.	4,866 67	4,088 00
Ottawa, 1940, 4 p.c.	12,653 33	10,502 26
Sherbrooke, 1921, 4 p.c.	30,000 00	27,600 00
Toronto, 1919, 4 p.c.	48,666 67	46,720 00
Toronto, 1944, 4 p.c.	146,000 00	119,720 00
Toronto, 1948, 4 p.c.	48,666 67	39,420 00
Winnipeg, 1931, 4 p.c.	46,500 00	39,990 00

The Liverpool and London and Globe—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs., on deposit with Receiver General, *Concluded*, viz.:—	Par value.	Market value.
Railways—		
C.N.R. 1st Mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	$ 48,666 67	$ 42,826 67
C.N.R. (Ontario division) (g'teed by Prov. of Manitoba), 1930, 4 p.c.	24,333 33	21,413 33
Can. Nor. Ont. Ry. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.	146,000 00	116,800 00
Total on deposit with Receiver General	$1,491,016 69	$1,270,720 47

(*For General Business Statement, see Appendix.*)

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President and Managing Director—J. GARDNER THOMPSON.

Vice-President and Secretary—LEWIS LAING.

Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912).

CAPITAL.

Amount of joint stock capital authorized and subscribed		$ 500,000 00
Amount paid thereon in cash		175,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs (*For details, see Schedule A.*)		$ 760,967 32
Cash at head office and branches		9,992 72
Cash in banks, viz.:—		
Bank of Montreal, Montreal (including $8,112.40 discounted drafts on agents)	$ 56,646 77	
Bank of Montreal, Montreal	417 38	
Canadian Bank of Commerce, Winnipeg	1,169 76	
Total cash in banks		58,233 91
Total ledger assets		$ 829,193 95
Deduct market value of bonds and debs. under book value		66,338 32
		$ 762,855 63

OTHER ASSETS.

Interest due, $357.50; accrued, $4,328.68	4,686 18
Agents' balances and premiums uncollected	33,887 94
Due for reinsurance losses	28 30
Total assets	$ 801,458 05

LIABILITIES.

Total net amount of claims, unadjusted (of which $508.20 accrued in previous years)	$ 16,795 29
Reserve of unearned premiums, $230,860.93, carried out at 80 per cent	184,688 74
Reserve on unlicensed reinsurance, unsecured	35,542 87
Due and accrued for taxes (estimated)	5,000 00
Due: Montreal reinsurance, $92.51; Winnipeg reinsurance, $778.42; foreign reinsurance, $23,587 25	24,458 18
Total liabilities, except capital stock	$ 266,485 08
Excess of assets over liabilities	$ 534,972 97
Capital stock paid in cash	175,000 00
Surplus over liabilities and capital	$ 359,972 97

THE LIVERPOOL-MANITOBA—*Continued.*

INCOME.

Gross cash received for premiums	$ 469,948 69	
Deduct reinsurances, $118,329.68; return premiums, $85,322.83	203,652 51	
Total net cash received for premiums		$ 266,296 18
Received for interest on investments		33,695 96
Total income		$ 299,992 14

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 14,560 49	
Deduct savings and salvage, 92c.; reinsurances, $777.31	778 23	
Net amount paid for said claims	$ 13,782 26	
Amount paid for claims occurring during the year	$ 198,875 09	
Deduct savings and salvage, $76.06; reinsurances, $80,711.08	80,787 14	
Net amount paid for said claims	$ 118,087 95	
Total net amount paid for claims		$ 131,870 21
Dividends		39,459 77
Paid or allowed for commission or brokerage		34,936 42
Paid for salaries, head office officials, $21,563.77; fees: directors $635.96; auditors' $400		22,599 73
Paid for taxes		10,594 00
Miscellaneous expenditure, viz.: Advertising, $620.96; printing and stationery, $4,304.05; inspections and surveys, $2,785.81; rents, $3,876.27; postage, telegrams, telephones and express, $2,365.07; underwriters' board fees, $4,982.04; maps and plans, $1,410.14; law charges, $31.35; general expenses, $1,985.96; furniture and fixtures, $1,697.13; fire departments, patrol and salvage corps assessments, $77.64; exchange, $440.55		24,576 97
Total expenditure		$ 264,037 10

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 793,238 91
Amount of cash income, as above	299,992 14
Total	$ 1,093,231 05
Amount of expenditure as above	264,037 10
Balance net ledger assets, December 31, 1915	$ 829,193 95

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 113,119 34
Amount of commission thereon	31,598 41
Amount of losses recovered from said companies	59,359 11
Reserve of unearned premium on all risks reinsured in unlicensed companies, $60,296.26, carried out at 80 per cent	48,237 01
Amount of losses due and recoverable from such companies	10,893 11
Amount of reinsurance premiums payable to such companies	23,587 25

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.	
Gross policies in force at December 31, 1914	27,584	$ 48,957,487	$ 641,699 47	
Taken during the year, new and renewed	15,665	35,935,805	463,839,81	
Total	43,249	$ 84,893,292	$1,105,539 28	
Deduct terminated	17,500	38,893,244	514,666 23	
Gross in force at end of year	25,749	$ 46,000,048	$ 590,873 05	
Deduct reinsured		11,477,799	135,813 61	
Net in force at December 31, 1915	25,749	$ 34,522,249	$ 455,059 44	

The Liverpool-Manitoba—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General, viz..—			
Province of Manitoba, 1937, 4 p.c.	$ 21,000 00	$ 21,164 16	$ 17,850 00
Montreal Commercial High School (gteed. by Prov. of Quebec) 1949, 4 p.c.	35,000 00	34,913 15	27,650 00
Total on deposit with Receiver General	$ 56,000 00	$ 56,077 31	$ 45,500 00
Held by the Company.			
Governments—			
Dominion of Canada Internal War Loan, 1925, 5 p.c.	25,000 00	24,213 80	24,375 00
Dominion of Canada Stock, 1930/1950, 3½ p.c.	4,866 66	4,741 50	4,088 00
Province of Alberta, 1923, 4½ p.c	25,000 00	24,157 89	23,750 00
" Nova Scotia, 1922, 3 p.c.	15,000 00	14,151 07	13,200 00
" Quebec, 1937, 3 p.c.	10,000 00	7,672 39	7,300 00
Cities—			
Toronto, 1955, 4½ p.c.	90,000 00	82,800 00	79,200 00
Victoria, 1921, 4 p.c.	29,200 00	27,702 46	26,864 00
Town—			
Outremont, 1938, 4 p.c.	50,000 00	50,701 18	40,000 00
Schools—			
Maisonneuve, R.C., 1953, 5½ p.c.	25,000 00	25,000 00	23,250 00
Montreal, P.S., 1935, 4 p.c.	32,000 00	32,000 00	25,920 00
Notre Dame de Grace Diss., 1951, 5 p.c.	15,000 00	15,601 24	13,650 00
Rosemount, Que., R.C., 1951, 5½ p.c.	13,000 00	14,256 48	12,740 00
Westmount (St. Leo) R.C., 1950, 5 p.c.	15,000 00	15,704 85	13,050 00
Railways—			
Grand Trunk Perp. Cons. Deb. stock, 4 p.c.	111,933 33	100,487 88	85,069 33
Quebec, Montmorency and Charlevoix Ry., 1923, 5 p.c.	25,000 00	25,075 76	23,750 00
Winnipeg Electric, 1935, 5 p.c.	10,000 00	10,532 00	9,700 00
Miscellaneous—			
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00	25,000 00
Fidelity Trusts Co. of Ont., 1919, 4½ p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.c.	5,000 00	5,000 00	5,000 00
London and Western Trust Co. Ltd., 1916, 4½ p.c.	25,000 00	25,000 00	25,000 00
Montreal, Light, Heat and Power, 1933, 5 p.c.	79,000 00	79,877 90	77,420 00
Montreal Water and Power Co., 1932, 4½ p.c.	31,633 33	30,699 07	29,102 67
New Brunswick Cold Storage Co. (gteed. by Prov. of New Brunswick), 1947, 4 p.c.	9,000 00	8,886 30	7,200 00
Ontario Loan and Debenture Co., 1917, 4½ p.c.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., 1934, 5 p.c.	25,000 00	25,628 24	24,500 00
Total par, book and market values	$ 781,633 32	$ 760,967 32	$ 694,629 00

THE LONDON ASSURANCE.

Statement for the Year ending December 31, 1915.

Governor—Colin F. Campbell.

Manager Fire Dept.—James Clunes.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Chief Agents in Canada—W. Kennedy and W. B. Colley.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada March 1, 1862.)

CAPITAL.

Amount of capital authorized	$ 9,733,333 33
Amount subscribed	4,363,210 00
Amount paid thereon in cash	2,181,605 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dom. of Canada Stock, 1940 60, 4 p.c.	$ 48,666 67	$ 43,313 34	
Prov. of Manitoba, 1950, 4 p.c.	42,583 33	34,492 50	
City—			
Montreal Stock, 1921, 4 p.c.	167,000 00	156,980 00	
Railway—			
Can. Nor. Ont. Ry., 1st mtge, deb. stk (g'teed by Dom. of Can.), 1961, 3½ p.c.	48,666 67	38,446 67	
Miscellaneous—			
Can. Perm. Mtge Corp., 1920, 4 p.c.	24,333 33	24,333 33	
Total on deposit with Receiver General	$ 331,250 00	$ 297,565 84	
Carried out at market value			$ 297,565 84

Other assets in Canada.

Cash on hand at head office in Canada	3,873 93
Cash in Union Bank of Canada, Montreal	9,988 51
Agents' balances and premiums uncollected ($4,403 80 was on business prior to October 1, 1915)	52,038 36
Office furniture and plans	5,000 00
Total assets in Canada	$ 368,466 64

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 17,083 00
Reserve of unearned premiums, $249,951 23; carried out at 80 per cent	199,961 00
Taxes due and accrued	6,628 26
Total liabilities in Canada	$ 223,672 26

The London Assurance—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums		$ 362,769 79
Deduct reinsurances, $13,026 35; return premiums, $48,759 08		61,785 43
Net cash received for premiums		$ 300,984 36
Interest on deposit with Receiver General, paid direct to head office, England		12,763 33
Total income in Canada		$ 313,747 69

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 24,538 95	
Amount paid for claims occurring during the year	$ 114,800 10	
Deduct savings and salvage, $112.72, reinsurance, $40 68	153 40	
Net amount paid for said claims	$ 114,646 70	
Total net amount paid for claims		$ 139,185 65
Paid for commission or brokerage		56,256 95
Salaries		22,099 49
Paid for taxes		9,368 98
Miscellaneous expenditure, viz.:—Advertising, $586 21; office expenses, $739 86; inspections and surveys, $3,123 30; maps and plans, $1,593 99; postage, telegrams, telephones and express, $2,395 32; printing and stationery, $2,307 47; rents, $3,662 67; underwriters' boards, tariff associations, etc., $3,608 38		18,017 20
Total expenditure in Canada		$ 244,928 27

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 43,535,742	$ 492,337 02
Taken during the year, new and renewed	32,671,206	371,390 08
Total	$ 76,206,948	$ 863,727 10
Deduct terminated	30,594,337	357,176 90
Gross in force at end of year	$ 45,612,611	$ 506,550 20
Deduct reinsured	1,384,220	16,831 00
Net in force at December 31, 1915	$ 44,228,391	$ 489,719 20

(*For General Business Statement, see Appendix.*)

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

General Manager—HERBERT C. THISELTON.

Secretary—W. R. STRONG.

Principal Office—London, Eng.

Chief Agent for Canada—D. W. ALEXANDER.

Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880).

CAPITAL.

Amount of joint stock capital authorized	£250,000	$ 1,216,666 67
Amount subscribed	194,763	947,846 60
Amount paid in cash	119,763	582,846 60

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 413,345 47

Other Assets in Canada.

Market value of $10,000 Province of New Brunswick bonds, 1941, 3 p.c. (*deposited with New Brunswick Government*)		7,100 00
Cash at head office in Canada		12,533 20
Cash in banks, viz.:—		
Bank of Nova Scotia, Toronto	$ 9,631 51	
Canadian Bank of Commerce, Toronto	1,925 23	
Total cash in banks		11,556 74
Office furniture, $3,000; plans, $3,000		6,000 00
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 1,961 78	
Accident ($4,283.23 on business prior to Oct. 1, 1915)	12,294 96	
Burglary (on business prior to Oct. 1, 1915)	24 00	
Employers' Liability ($10,109.94 on business prior to Oct. 1, 1915)	26,921 12	
Guarantee ($2,124.39 on business prior to Oct. 1, 1915)	36,565 96	
Sickness ($945.19 on business prior to Oct. 1, 1915)	6,661 73	
Automobile (excluding fire risk) $2,711.42; (including fire risk) $22.52	2,733 94	
Total		87,163 49
Total assets in Canada		$ 537,698 90

LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Automobile, (excluding fire risk), unadjusted	$ 2,980 00	
Accident, unadjusted	8,261 00	
Guarantee, "	7,676 00	
Sickness, "	4,505 00	
Employers' liability "	66,600 68	
Total net amount of unsettled claims		$ 90,022 68

The London Guarantee and Accident—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums:—		
Fire	$ 2,165 38	
Accident	63,138 64	
Guarantee	86,576 32	
Sickness	14,163 36	
Employers' liability	35,617 06	
Burglary	99 59	
Automobile, including Fire Risk, $14.07; excluding Fire Risk, $11,367.79	11,381 86	
Total, $213,142.21; carried out at 80 per cent		$ 170,513 76
Taxes due and accrued		6,666 37
Salaries, rent, etc., due and accrued		5,166 86
Reinsurance premiums		1,620 21
Total liabilities in Canada		$ 273,989 88

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Automobile (excluding Fire risk.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,197 76	139,279 19	258,112 13	28,921 93	333 01	130,074 03	22,777 58
Less reinsurance		1,089 97		35 00		7,962 21	
Less return premiums		2,477 25	12,532 44	544 72	15 58	4,108 67	
Total deduction		3,567 22		579 72		12,070 88	
Net cash received	1,197 76	135,711 97	245,579 69	28,342 21	317 43	118,003 15	22,777 58

Net cash received for premiums for all classes of business	$	551,929 79
Cash received for interest on investments		497 56
Total income in Canada	$	552,427 35

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Automobile (excluding Fire risk.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	16,328 26	71,874 27	2,323 74		4,489 51	
Paid for claims occurring during the year	53,038 56	95,057 10	12,009 10	57 80	6,847 42	4,518 01
Total net payment for claims	69,366 82	166,931 37	14,332 84	57 80	11,336 93	4,518 01

The London Guarantee and Accident—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 266,543 77
Commission and brokerage: Fire, $141.21; Other, $145,358.40	145,499 61
Taxes: Fire, $285; Other, $13,175.66	13,460 66
Salaries, fees and travelling expenses, Fire. Salaries, head office, $1,304.50; travelling expenses, officials, $105.25	1,409 75
Salaries, fees and travelling expenses; Other: Salaries, head office, $54,629.01; auditors' fees, $1,000; travelling expenses, officials, $10,093.43	65,722 44
Miscellaneous expenditure: Fire, viz.: Furniture and fixtures, $616.48; maps and plans, $500; postage, telegrams, telephones and express, $16; printing and stationery, $917.10; rents, $294.50; underwriters' boards, associations, and sundries, etc., $81.34	2,425 42
Miscellaneous expenditure: Other, viz.: Advertising, $2,538.63; legal expenses, $322.89; postage, telegrams, telephones and express, $3,797.98; printing and stationery, $5,086.30; rents, $6,521.53; underwriters' boards, associations, sundries, etc., $7,224.67; agency charges, $70.73	25,562 73
Total expenditure in Canada	$ 520,624 38

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914				9,482	22,622,500	144,908 41	1,108	11,080,000	129,115 45
Taken in 1915, New	98	386,254	3,674 74	3,057	6,062,500	42,996 02	317	3,170,000	33,647 10
Renewed				5,972	14,617,000	89,847,27	131	1,310,000	15,130 47
Totals				18,511	43,302,000	277,751 70	1,556	15,560,000	177,893 02
Less ceased				10,142	23,415,500	150,276 55	952	9,520,006	114,374 80
Gross in force at end of 1915	98	386,254	3,674 74	8,369	19,886,506	127,475 15	604	6,040,000	63,518 22
Less reinsured					186,000	1,197 87			
Net in force at end of 1915	98	386,254	3,674 74	8,369	19,700,500	126,277 28	604	6,040,000	63,518 22

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Continued.*

Risks and Premiums.	Class of Business.					
	Burglary.			Sickness.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914	70	101,340	994 75	316	3,740,000	30,039 50
Taken in 1915, New				7	1,281,500	10,386 55
Renewed	25	37,025	214 75	221	2,258,750	18,070 39
Totals	95	138,365	1,209 50	544	7,280,250	58,496 44
Less ceased	71	106,340	1,010 33	319	3,016,970	30,169 70
Gross and net in force at end of 1915	24	32,025	199 17	225	4,263,280	28,326 74

The London Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.								
	Guarantee.			Automobile (excluding Fire risk.)			Automobile (including Fire risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	4,020	33,445,978	149,986 80						
Take in 1915, New	2,607	19,833,656	79,288 60	333	3,330,000	19,387 35	2	1,250	28 15
Renewed	2,588	15,284,346	74,980 15	241	2,410,000	16,377 45			
Totals	9,215	68,563,980	304,255 55	574	5,740,000	35,764 80			
Less ceased	4,162	34,297,716	139,021 44	262	2,620,000	13,029 22			
Gross in force at end of 1915	5,053	34,266,264	165,234 11	312	3,120,000	22,735 58	2	1,250	28 15
Less reinsured		2,357,813	9,258 29						
Net in force at end of 1915	5,053	31,908,451	155,975 82	312	3,120,000	22,735 58	2	1,250	28 15

Summary of net in force at end of 1915: No. 14,687. Amount, $65,451,760. Premiums, $400,735.70

The London Guarantee and Accident—*Concluded.*

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

Cities—	Par value.	Market value.
Fort William, 1935, 4½ p.c.	$ 7,300 00	$ 6,278 00
Fort William, 1940, 4½ p.c.	12,166 66	10,220 00
Moose Jaw, 1952, 5 p.c.	1,460 00	1,314 00
Moose Jaw, 1953, 5 p.c.	26,280 00	23,652 00
New Westminster, 1941, 4½ p.c.	1,460 00	1,182 60
New Westminster, 1961, 4½ p.c.	2,433 34	1,873 67
New Westminster, 1962, 4½ p.c.	25,306 66	19,486 13
New Westminster, 1943, 5 p.c.	5,840 00	5,080 80
New Westminster, 1962, 5 p.c.	5,840 00	4,964 00
New Westminster, 1963, 5 p.c.	12,653 33	10,755 33
Regina, 1943/63, 5 p.c.	48,666 67	43,313 33
Saskatoon, 1941/61, 5 p.c.	48,666 67	42,826 67
Corporation—		
Point Grey, 1953, 5 p.c.	9,246 67	8,044 60
Point Grey, 1961, 5 p.c.	37,473 33	32,227 07
Point Grey, 1962, 5 p.c.	50,613 33	43,527 47
Municipalities—		
Point Grey, 1960, 4½ p.c.	12,166 67	9,490 00
Point Grey, 1961, 4½ p.c.	12,166 67	9,490 00
South Vancouver, 1962, 5 p.c.	97,333 33	81,760 00
South Vancouver, 1961, 4 p.c.	24,333 33	16,790 00
Greater Winnipeg W. Dist., 1954, 4½ p.c.	47,206 67	41,069 80
Total on deposit with Receiver General	$ 488,613 33	$ 413,345 47

(*For General Business Statement, see Appendix.*)

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£	3,000,000	$14,600,000 00
Amount subscribed		2,641,250	12,854,083 33
Amount paid thereon in cash		264,125	1,285,408 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 571,424 89

Other Assets in Canada.

Market value of bonds and debentures deposited with Trusts and G'tee Co., Ltd. (*For details, see Schedule B.*)		85,000 00
Cash at head office in Canada		6,136 24
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 153,751 31	
Dominion Bank, Winnipeg	39,576 82	
Bank of British North America, Montreal	17,704 28	
Royal Bank of Canada, Vancouver	31,881 81	
Total cash in banks		242,914 22
Interest accrued		4,163 06
Agents' balances and premiums uncollected ($5,610.26 on business issued prior to October 1, 1915)		100,359 77
Total assets in Canada		$ 1,009,998 18

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 37,515 49	
Net amount of claims, resisted not in suit	1,500 00	
Total net amount of unsettled claims		$ 39,015 49
Reserve of unearned premiums, $561,846.95; carried out at 80 per cent		449,477 56
Taxes due and accrued		11,800 00
Total liabilities in Canada		$ 500,293 05

London and Lancashire—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 880,236 79	
Deduct reinsurances, $39,472.88; return premiums, $137,260.50	176,733 38	
Net cash received for premiums		$ 703,503 41
Cash received for interest on investments		15,447 93
Interest on bonds and debentures paid direct to head office		17,378 83
Endorsement fees		96 13
Total income in Canada		$ 736,426 30

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 31,003 20	
Amount paid for claims occurring during the year	$ 322,373 06	
Deduct reinsurances	19,516 70	
Net amount paid for sid claims	$ 302,856 36	
Total net amount paid for claims		$ 333,859 56
Commission or brokerage		137,382 32
Paid for salaries, head office officials		44,323 68
Taxes		17,515 57
Miscellaneous expenditure, viz.:—Advertising, $3,331.02; rent, $4,692.62; maps and plans, $387.39; inspections and surveys, $2,845.23; postage, telegrams, telephones and express, $3,122.62; underwriters' associations, $10,467.16; office expenses, $4,780.73; sundries, $428.27; legal expenses, $8.45; office furniture and fixtures, $626.88; stationery and printing, $5,792.49		36,482 86
Total expenditure in Canada		$ 569,563 99

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 93,936 973	1,111,549 34
Policies taken during the year, new and renewed	80,100,138	888,727 16
Total	$174,037,111	$2,000,276 50
Deduct terminated	73,342 431	853,584 76
Gross in force at end of year	$100,694,680	$1,146,691 74
Deduct reinsured	4,699,107	34,998 35
Net in force at December 31, 1915	$ 95,995,573	$1,111,693 39

Schedule A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Government—		
Dominion of Canada stock, 1938, 3 p.c.	$ 29,200 00	$ 22,192 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	23,500 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	21,549 60
Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c.	49,333 33	44,400 00
Province of Ontario stock, 1947, 4 p.c.	29,200 00	24,820 00
Province of Saskatchewan, 1919, 4½ p.c.	24,333 33	23,846 66
British Government local loans, 1912, or later, 3 p.c.	26,766 67	20,878 01
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.	34,066 67	24,528 00
Cape of Good Hope, 1917, 4 p.c.	24,333 34	23,116 66
Cities—		
Calgary, 1932, 4½ p.c.	4,866 67	4,234 00
Calgary, 1942, 4½ p.c.	19,466 67	16,157 34
Columbia, 1920, 6 p.c.	3,000 00	2,940 00
Edmonton, 1919, 4½ p.c.	742 96	705 81
Edmonton, 1920, 4½ p.c.	1,727 08	1,640 73
Grand Forks, B.C., 1917, 6 p.c.	4,000 00	3,960 00
Grand Forks, B.C., 1918, 6 p.c.	11,000 00	10,890 00
Grand Forks, B.C., 1917, 7 p.c.	10,000 00	10,100 00
Guelph, 1935, 4½ p.c.	10,000 00	8,900 00
Toronto, 1929, 3½ p.c.	24,333 33	19,953 33
Toronto, 1944, 3½ p.c.	24,333 33	18,006 67

London and Lancashire—*Concluded.*

Schedule A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded* :—

Cities—Concluded.	Par value.	Market value.
Toronto, 1921, 4 p.c.	$ 4,866 67	$ 4,574 67
Toronto, 1948, 4½ p.c.	24,333 33	21,413 33
Toronto (North Toronto), 1935 to 1942, 4½ p.c.	20,246 58	18,221 92
Vancouver, 1948, 4 p.c.	4,866 67	3,650 00
Winnipeg, 1940, 4 p.c.	14,600 00	11,972 00
School—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	68,133 33	53,825 34
Railways—		
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c.	38,933 34	31,536 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c.	58,400 00	45,552 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.	38,933 33	32,704 00
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c.	24,333 33	21,656 67
Total on deposit with Receiver General	$ 679,629 96	$ 571,424 74

Schedule B.

Bonds and debentures deposited with Trusts and Guarantee Co., Ltd.:—

	Par value.	Market value.
Dominion Permanent Loan Co., on demand, 5 p.c.	$ 15,000 00	$ 15,000 00
Standard Reliance Mortgage Corp., 1918, 5 p.c.	20,000 00	20,000 00
Colonial Loan and Investment Co., 1919, 4½ p.c.	25,000 00	25,000 00
Canada Permanent Mortgage Corporation	25,000 00	25,000 00
Total par and market values	$ 85,000 00	$ 85,000 00

(For General Business Statement, see Appendix.)

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—A. H. C. CARSON.

Vice-President—R. HOME SMITH.

Manager—F. D. WILLIAMS

Secretary—A. T. PLATT.

Principal Office—Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed	100,000 00
Amount paid thereon in cash	17,500 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by company		$ 119,022 34
Loans secured by way of mortgages on real estate, first liens		21,377 50
Loans secured by bonds, stocks or other marketable collateral (*For details, see Schedule A.*)		1,200 00
Book value of bonds and debs. (*For details, see Schedule B.*)		218,974 89
Book value of stocks (*For details, see Schedule C.*)		75,100 00
Cash at head office		4,544 63
Cash in banks:—		
Union Bank of Canada, Toronto	$ 6,307 11	
Merchants Bank of Canada, Toronto	8,331 78	
Royal Bank of Canada, Toronto	3,546 29	
Total cash in banks (including $18,083.94 discounted drafts on agents which have since been paid)		18,185 18
Total ledger assets		$ 458,404 54

OTHER ASSETS.

Interest due, $1,613.75; accrued, $4,149.12	5,762 87
Agents' balances and premiums uncollected ($6,957.13 on business prior to Oct. 1, 1915)	52,389 63
Office furniture and plans	12,500 00
Reinsurance claims	2,963 90
Unassessed premium notes on hand on which policies are issued	252,544 61
Total assets	$ 784,565 55
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of claims, $252,544.61; Canada Hail Insurance Co. stock, $10,000	262,544 61
Balance, net admitted assets	$ 522,020 94

The London Mutual—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted ($93.44 of which accrued in previous years)	$ 10,738 65
Reserve of unearned premiums, $441,879.33; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed)	353,503 46
Due and accrued for salaries, rents, etc.	5,133 48
Reinsurance premiums, due	5,795 25
Taxes due and accrued	4,228 29
Interest accruing on mortgage on building	793 35
Total liabilities in Canada	$ 380,192 48

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $697.22; carried out at 80 per cent	$ 557 78
Total liabilities in other countries	$ 557 78
Total liabilities in all countries (except capital stock)	$ 380,750 26
Excess of assets over liabilities	$ 141,270 68
Capital stock paid in cash	17,500 00
Surplus over liabilities and capital	$ 123,770 68

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 659,956 16	$ 3,391 03	
Deduct reinsurances, $107,927.32; and return premiums, $86,884.92	193,031 87	1,780 37	
Net cash received for premiums	$ 466,924 29	$ 1,610 66	
Total net cash received for premiums in all countries			$ 468,534 95
Received for interest on investments and dividends			16,191 15
Profit on securities			134 14
Transfer fees			236 02
All other income			1 88
Total income			$ 485,098 14

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for claims occurring in previous years	$ 11,583 86	$ 40 31	
Deduct reinsurances	153 31	.....	
Net amount paid for said claims	$ 11,430 55	$ 40 31	
Amount paid for claims occurring during the year	$ 314,980 67	$ 1,547 50	
Deduct savings and salvage, $303.62; and reinsurances, $44,727 70	45,031 32	.....	
Net amount paid for said claims	$ 269,949 35	$ 1,547 50	
Total net amount paid for claims in all countries			$ 282,967 71
Commission or brokerage			107,087 51
Paid for: Salaries of H. O. officials and managers' remuneration, $42,543.01; directors' fees, $2,850; auditors' fees, $849.10; travelling expenses, officials, $931.94; inspectors, $4,242.67			51,416 72
Taxes			11,634 20
Miscellaneous expenditure, viz.: Advertising, $4,298.57; furniture and fixtures, $448.60; inspections and surveys, $8,914.05; legal fees, $5,099.55; office expenses, $1,612.92; postage, telegrams, telephones and express, $4,637.67; printing and stationery, $5,165.83; rents, $5,165.58; bank exchange $674.53; bonus to agents, $3,492.24; subscriptions to papers, Trade Reports, etc., $372.37; agents' bonds, $1,122.04; expense of building, $2,181.25; sundries, $2,768.52			45,953 72
Total expenditure			$ 499,059 86

The London Mutual—*Continued.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$	104,648 48
Amount of commission thereon		26,157 27
Amount of losses recovered from said companies		44,881 01
Reserve of unearned premiums on all risks reinsured in unlicensed companies $63,785.75; carried out at 80 per cent.		51,028 60
Amount of losses due and recoverable from such companies		6,790 02
Amount of reinsurance premiums payable to such companies		5,795 25

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$	492,028 55
Amount of cash income as above		485,098 14
Total	$	977,126 69
Amount of expenditure as above	$ 499,059 86	
Amount written off ledger assets not included in expenditure	19,662 29	
Total		518,722 15
Balance, net ledger assets at December 31, 1915	$	458,404 54

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	96,777,266	907,797 80	680,526	7,065 11	97,457,792	914,862 91
Taken in 1915, new and renewed	74,392,919	777,399 91	312,715	3,149 12	74,705,634	780,549 03
Totals	171,170,185	1,685,197 71	993,241	10,214 23	172,163,426	1,695,411 94
Less ceased	66,816,105	651,977 04	690,626	7,237 96	67,506,731	659,215 00
Gross in force at end of 1915	104,354,080	1,033,220 67	302,615	2,976 27	104,656,695	1,036,196 94
Less reinsured	11,490,626	117,776 63	185,507	1,581 84	11,676,133	119,358 47
Net in force at end of 1915	92,863,454	915,444 04	117,108	1,394 43	92,980,562	916,838 47

Schedule A.

Loans secured by bonds, stock or other marketable collateral, viz.:—

	Par value.	Amount loaned.
98 shares Sovereign Fire Ins. Co. stock	$ 3,920 00	$ 1,200 00

Schedule B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book and Market value.
City—		
Victoria, 1952, 4 p.c.	$ 6,000 00	$ 4,500 00
Towns—		
Dauphin, Man., 1925, 5 p.c.	8,000 00	7,280 00
Springhill, N.S., 1933, 4 p.c.	24,000 00	19,680 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1916, 4 p.c.	7,500 00	7,500 00
Huron and Erie Loan and Savings Co., 1916, 4½ p.c.	8,000 00	8,000 00
Ontario Loan and Debenture Co., 1919, 4 p.c.	8,000 00	8,000 00
Total on deposit with Receiver General	$ 61,500 00	$ 54,960 00

The London Mutual—*Concluded.*

Schedule B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded*, viz.:—

In possession of Company.

	Par value.	Book and Market value.
Governments—		
Province of New Brunswick, 1938, 3 p.c.	$ 9,733 33	$ 7,105 33
Province of Saskatchewan, 1925, 5 p.c.	5,000 00	4,800 00
Cities—		
Fort William, 1938, 4½ p.c.	10,000 00	8,400 00
Nanaimo, 1950, 5 p.c.	5,000 00	4,250 00
Nelson, 1928, 5 p.c.	10,000 00	9,000 00
Nelson (Street Ry.), 1930, 5 p.c.	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.	5,000 00	4,150 00
Toronto, 1918, 4 p.c.	552 33	535 77
Victoria, 1952, 4 p.c.	4,000 00	3,000 00
Towns—		
Aurora, 1916 to 1921, 4½ p.c.	3,795 06	3,681 20
Dresden, 1916 to 1920, 4½ p.c.	3,694 37	3,583 54
Glace Bay, 1935, 4½ p.c.	1,000 00	870 00
Glace Bay, 1923, 5 p.c.	1,000 00	960 00
Hawkesbury, 1920 to 1929, 6 p.c.	3,850 12	3,927 12
Kincardine, 1938, 5 p.c.	3,000 00	2,760 00
North Battleford, 1916 to 1917, 5 p.c.	2,045 07	2,025 61
Villages—		
Stirling, 1916 to 1918, 5 p.c.	1,277 64	1,264 86
Stirling, 1919 to 1927, 5 p.c.	5,173 24	4,914 58
Thamesville, 1931 to 1940, 5 p.c.	5,023 11	4,520 80
Municipalities—		
Edward, 1916 to 1923, 5 p.c.	1,423 46	1,366 52
Edward, 1916 to 1928, 6 p.c.	1,744 51	1,727 06
Milton, 1916-1932, 5 p.c.	4,250 00	3,867 50
North Battleford, 1916-1933, 5½ p.c.	9,000 00	8,460 00
Strassburg, 1916-1932, 6 p.c.	6,375 00	6,183 75
Miscellaenous—		
Canada Permanent Mortgage Corp., 1920, 4 p.c.	12,500 00	12,500 00
City Central Real Estate Co., (1st m't'ge.) 1940, 5 p.c.	11,612 50	5,806 25
Interurban Electric Co., Ltd., (prior lien) 1914, 5 p.c.	12,500 00	6,250 00
Lewis Building Co., (consolidated m't'ge.) 1952, 5 p.c.	12,000 00	10,200 00
Mexican Northern Power Co., (1st m't'ge.) 1939, 5 p.c.	10,000 00	2,100 00
Mississippi River Power Co., (1st m't'ge.) 1951, 5 p.c.	10,000 00	7,900 00
National Brick Co., of Laprairie, Que., Ltd., (1st m't'ge.) 1951, 6 p.c.	5,000 00	2,750 00
National Bridge Co. of Canada, Ltd., 1951, 6 p.c.	5,000 00	3,650 00
Ontario and Manitoba Flour Mills, Ltd., (1st m't'ge.) 1930, 6 p.c.	5,000 00	4,800 00
St. Maurice Valley Cotton Mills Co., Ltd., (1st m't'ge.) 1952, 6 p.c.	10,000 00	7,000 00
Wayagamack Pulp and Paper Co., Ltd., 1951, 6 p.c.	7,600 00	5,700 00
Total	$ 269,150 74	$ 218,974 89

Schedule C.

Stocks owned by the company, viz.:—

	Par value.	Book and Market value.
300 shares International Assets, Limited	$ 7,500 00	$ 3,750 00
1,400 shares Canada Hail Ins. Co., 50 p.c. paid	140,000 00	70,000 00
50 shares Wabasso Cotton Co. (Common)	5,000 00	1,350 00
Total par, book and market values	$ 152,500 00	$ 75,100 00

*LUMBER INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—G. A. MITCHELL.

Secretary—R. H. McKELVEY.

Chief Agent in Canada—E. D. HARDY.

Principal Office—New York.

Head Office in Canada—Ottawa.

(Incorporated June 15, 1904. Dominion license issued October 8, 1906.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Debentures on deposit with Receiver General, viz.:—			
Province of Ontario, 1936, 3½ p.c.	$ 64,000 00	$ 51,840 00	
Carried out at market value			$ 51,840 00
Other Assets in Canada.			
Interest accrued			1,120 00
Total assets in Canada			$ 52,960 00

INCOME IN CANADA.

Gross cash received for premiums	$ 12,659 10	
Deduct reinsurances, $2,502.99; return premiums, $3,601.23	6,104 22	
Net cash received for premiums		$ 6,554 88
Interest on investments		1,120 00
Total income in Canada		$ 7,674 88

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,640 31
Taxes	396 35
Total expenditure in Canada	$ 2,036 66

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 5,692,163	$ 99,117 97
Deduct terminated	5,498,205	95,363 48
Gross in force at end of year	$ 193,958	$ 3,754 49
Deduct reinsured	193,958	3,754 49

*This company has ceased to transact business in Canada and its unexpired policies in Canada have been reinsured in the Western Assurance Co.

Lumber Insurance—*Concluded.*

General Business Statement for the Year ending December 31, 1915.

INCOME.

Net premium income	$ —57,024 87
Interest on bonds and deposits and dividends on stocks	18,651 77
All other income	7,024 90
Total Income	$ —31,348 20

DISBURSEMENTS.

Net amount paid for claims	$ 49,205 01
Expenses of adjustment and settlement of claims	1,983 01
Paid stockholders for interest or dividends	80,000 00
Allowances to agencies for miscellaneous agency expenses	8,064 07
Salaries, fees and other charges of officers, directors, trustees and home office employees	1,055 00
Legal fees	3,801 62
Underwriters' Boards and Tariff Associations	921 80
All other licenses, fees and taxes	629 41
Taxes on real estate	3,901 92
Agents balances charged off	2,721 82
Gross loss on sale or maturity of bonds	7,224 61
All other disbursements	92 98
Total disbursements	$ 159,601 25

LEDGER ASSETS.

Book value of bonds owned	$ 402,475 95
Cash in trust companies and banks on interest	3,830 29
Account receivable Lumber Insurers General Agency	26,528 65
Total	$ 432,834 89

NON-LEDGER ASSETS.

Due from American Union Fire Insurance Co	5,489 20
Interest accrued	4,449 19
Gross assets	$ 442,773 28
Deduct assets not admitted	52,595 95
Total admitted assets	$ 390,177 33

LIABILITIES.

Net amount of unpaid claims	$ 30,995 92
Returned premiums	2,311 20
Federal, State and other taxes due or accrued (estimated)	439 39
Total	$ 33,746 51
Capital stock paid up	400,000 00
Gross divisible surplus	—43,569 18

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 693,610 00
Premiums thereon	11,097 76
Amount terminated	30,246,359 00
Premiums thereon	454,538 59

THE SUBSCRIBERS TO THE LUMBERMEN'S FIRE INDEMNITY CONTRACT.

Statement for the Term ending December 31, 1915.

Manager—E. D. Hardy.

Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec, March 17, 1915. License issued under the provisions of Section 12 of *the Insurance Act, 1910*, for the transaction of insurance among the subscribers in respect of property situated in the said provinces, May 28, 1915.)

ASSETS.

Debentures on deposit with Receiver General, viz:—

	Par value.	Book value.	Market value.	
Province of Ontario, 1936, 3½ p.c.	$ 23,000 00	$ 22,885 00	$ 18,639 00	
Carried out at book value				$ 22,885 00
Cash in Bank of Ottawa, Ottawa				633 04
Total ledger assets				$ 23,518 04
Deduct market value of bonds and debentures under book value				4,255 00
				$ 19,263 04

OTHER ASSETS.

Agents' balances and premiums uncollected	1,558 08
Total assets	$ 20,821 12

LIABILITIES.

*Reserve of unearned premiums, $19,463.11; carried out at 80 per cent	$ 15,570 49
Taxes due and accrued	427 60
Due companies for reinsurance	5,380 81
Due Lumber Insurers General Agency, Ottawa, on account Attorney's Commission	630 91
Dividends received on subscribers' account	479 79
Total liabilities	$ 22,489 60

INCOME.

Gross cash received for premiums	$ 36,181 89	
Deduct reinsurance, $29,231 04, and return premiums, $3,169.20	32,400 24	
Net cash received for premiums		$ 3,781 65
Received for interest on investments		805 00
Cash dividends received from reinsurance companies		479 79
Total Income		$ 5,066 44

EXPENDITURE.

Amount paid for losses occurring during the year	$ 3,045 83	
Deduct reinsurance	3,045 83	
Commission or brokerage		$ 3,888 10
Taxes		545 30
Total expenditure		$ 4,433 40

*This reserve although reinsured in unlicensed companies was not covered by deposits of those companies in Canada, and no credit for the reinsurance has therefore been allowed. Since December 31, 1915, a deposit to the amount of the reserve has been made.

The Subscribers to the Lumbermen's Fire Indemnity Contract—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income as above	$ 5,066 44
Contributed by guarantors	22,885 00
Total	$ 27,951 44
Amount of expenditure as above	4,433 40
Balance of net ledger assets December 31, 1915	$ 23,518 04

RISKS AND PREMIUMS.

	Amount.	Premiums.
Taken during the year, new	$ 1,647,361	$ 37,739 97
Deduct terminated	208,550	4,374 64
Gross and net in force December 31, 1915	$ 1,438,811	$ 33,365 33

*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

PRESIDENT—ROBERT BARING.

Principal Office—20 Old Broad Street, London, England.

Chief Agents in Canada—Messrs. REED, SHAW and MCNAUGHT.

Head Office in Canada—Toronto.

(Established July 30, 1836, and incorporated in January, 1881. Commenced business in Canada December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£1,000,000 00
Amount paid thereon in cash	600,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1941, 4 p.c.	$ 27,000 00	$ 22,950 00	
British War Loan stock, 1925/1945, 4½ p.c.	81,111 11	78,677 78	
Canadian Northern Railway (guaranteed by Province of Manitoba), 1930, 4 p.c.	4,866 67	4,282 67	
Total on deposit with Receiver General	$ 112,977 78	$ 105,910 45	
Carried out at market value			$ 105,910 45

Other assets in Canada.

Cash in Royal Bank of Canada, Toronto		15,740 12
Agents' balances and premiums uncollected, viz.:		
Automobile (including Fire risk)	$ 3,251 08	
Inland Transportation	1,941 23	
Total		5,192 31
Total assets in Canada		$ 126,842 88

LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims unadjusted	$ 2,600 00
Reserve of unearned premiums: automobile (including fire risk), $25,549.99; carried out at 80 per cent	20,440 00
Taxes due and accrued (estimated)	2,000 00
Total liabilities in Canada	$ 25,040 00

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation insurance for which it was already licensed but to December 31, 1915, the only fire insurance business transacted in Canada was in connection with automobile insurance.

THE MARINE—*Concluded.*

INCOME IN CANADA.

Automobile Risks (including Fire Risk).		
Gross cash received for premiums	$ 65,561 72	
Deduct return premiums	14,461 73	
Net cash received for said premiums	$ 51,099 99	
Inland Transportation Risks.		
Gross cash received for premiums	$ 30,213 90	
Deduct return premiums	731 52	
Net cash received for said premiums	$ 29,482 38	
Total net cash received for premiums		$ 80,582 37
Total income in Canada		$ 80,582 37

EXPENDITURE IN CANADA.

Automobile Risks (including Fire Risk).	
Net amount paid for automobile claims occurring during the year	$ 24,594 52
Inland Transportation Risks.	
Net amount paid for inland transportation claims occurring during the year	5,149 00
Total net amount paid for claims	$ 29,743 52
Paid for commission or brokerage	17,639 33
Paid for taxes and fees	2,717 27
Miscellaneous expenditure, viz.: Miscellaneous expenses for running agencies, $922.02; salaries of general agents, $600	1,522 02
Total expenditure in Canada	$ 51,622 14

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Inland Transportation Risks.		
Policies taken during the year, new and renewed	$102,548,242	$ 29,482 38
Deduct terminated	102,548,242	29,482 38
Automobile Risks (including Fire Risk).		
Gross policies in force at date of last statement	$ 3,299,260	$ 49,970 99
Taken during the year, new and renewed	1,530,067	51,099 99
Total	$ 4,829,327	$ 101,070 98
Deduct terminated	3,299,260	49,970 99
Gross and net in force at Dec. 31, 1915	$ 1,530,067	$ 51,099 99

(*For General Business Statement, see Appendix.*)

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. A. SIMS.

Managing Director—A. E. BLOGG.

Secretary—ALFRED WRIGHT.

*Head Office—Waterloo, Ont.

Business Office—Toronto.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized		$ 500,000 00
Amount subscribed		250,000 00
Amount paid thereon in cash		50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*		$ 424,658 05
Cash at head office and branches		903 84
Cash for investment		23,457 09
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 36,737 67	
Union Bank, Winnipeg	10,717 52	
Merchants' Bank, Vancouver	551 47	
Royal Bank, Montreal	1,541 12	
Total cash in banks		49,547 78
Total ledger assets		$ 498,566 76
Deduct market value of bonds and debentures under book value		80,392 23
		$ 418,174 53

OTHER ASSETS.

Interest accrued	570 28
Agents' balances and premiums uncollected ($1,503.15 on business prior to Oct. 1, 1915)	34,680 81
Amount due for reinsurance losses	230 21
Total assets	$ 453,655 83

LIABILITIES.

Net amount of claims, unadjusted	$ 13,927 00
Reserve of unearned premiums, $170,614.33; carried out at 80 per cent.	136,491 46
Taxes due and accrued (estimated)	3,475 00
Total liabilities (excluding capital stock)	$ 153,893 46
Excess of assets over liabilities	$ 299,762 37
Capital stock paid in cash	50,000 00
Surplus over liabilities and capital	$ 249,762 37

*By an Order in Council approved by the Lieutenant Governor of Ontario dated March 16, 1916, the Head office of this Company was removed from Waterloo, Ont., to Toronto, Ont.

The Mercantile—*Continued.*

INCOME.

Gross cash received for premiums	$ 274,981 17	
Deduct reinsurance, $10,944.71; return premiums, $39,717.79	50,662 50	
Net cash received for premiums		$ 224,318 67
Received for interest on investments		17,127 53
Endorsement fees, etc.		32 25
Total income		$ 241,478 45

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 27,135 20	
Amount paid for claims occurring during the year	$ 117,938 86	
Deduct reinsurances	9,699 17	
Net amount paid for said claims	$ 108,239 69	
Total net amount paid for claims		$ 135,374 89
Commission or brokerage		46,826 74
Salaries of home office officials, general and special agents		16,234 42
Taxes		5,526 32
Dividends and bonus		27,500 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, $1,074.55; printing and stationery, $1,660.66; advertising, $1,189.98; inspections and surveys, $1,284.43; maps and plans, $1,032.99; sundries, $527.15; fire underwriters, $3,827.07; rents, $1,856.70; office furniture and fixtures, $299.29; legal expenses, $29.70; office expenses, $1,211.94		13,994 46
Total expenditure		$ 245,456 83

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1914	$ 502,545 14
Amount of income as above	241,478 45
Total	$ 744,023 59
Amount of expenditure as above	245,456 83
Balance, net ledger assets, December 31, 1915	$ 498,566 76

RISKS AND PREMIUMS.

	Amount.	Premiums
Gross policies in force at date of last statement	$ 31,748 967	$ 369,801 54
Taken during the year, new and renewed	25,973,436	275,877 31
Total	$ 57,722,403	$ 645,678 85
Deduct terminated	25,690,670	293,263 42
Gross in force at end of year	$ 32,031,733	$ 352,415 43
Deduct reinsured	1,260,175	6,614 12
Net in force at December 31, 1915	$ 30,771,558	$ 345,801 31

Schedule A.

Bonds and debs. owned, viz.:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada, 1914 to 1919, 3¾ p.c.	$ 17,033 34	$ 16,905 60	$ 16,692 67
Prov. of Manitoba, 1950, 4 p.c.	24,333 33	22,386 67	19,710 00
Prov. of Ontario stock, 1947, 4 p.c.	19,466 67	20,077 28	16,546 67
City.			
Winnipeg stock, 1940, 4 p.c.	9,733 34	10,080 08	7,981 34

THE MERCANTILE—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debs. owned—*Concluded.*

On deposit with Receiver General—Concluded.

	Par value.	Book value.	Market value.
Villages—			
Markham, 1916 to 1919, 5 p.c.	$ 2,234 09	$ 2,234 09	$ 2,189 41
Markham, 1916 to 1921, 5 p.c.	1,320 52	1,320 52	1,294 12
District—			
South Vancouver, 1960, 5 p.c.	13,000 00	14,207 50	11,050 00
Railways—			
Can. Nor. Ry., 1st mtge. (g'teed by Dom. of Can.), 1953, 3 p.c.	73,000 00	66,751 12	48,910 00
Can. Nor. Ont. Ry., deb. stk. (g'teed by Dom. of Can.), 1961, 3½ p.c.	48,666 67	42,826 66	38,446 67
Can. Nor. Pac. Ry., 1st mtge. deb. stock, (g'teed by Prov. of Br. Columbia), 1950, 4 p.c.	9,733 33	9,635 95	8,176 00
St. John and Quebec Ry. Co., 1st mtge. stock (g'teed by New Brunswick), 1962, 4 p.c.	24,333 33	23,116 68	19,953 33
Total on deposit with Receiver Gen.	$ 242,854 62	$ 229,542 15	$ 190,950 21
Held by the Company—			
City.			
Calgary, 1940, 4½ p.c.	24,333 33	22,508 32	20,440 00
District.			
South Vancouver, 1960, 5 p.c.	12,000 00	11,281 51	10,200 00
Railways.			
Caledonia Ry., 3 p.c. pref. Con. Ord. Stock	63,996 67	47,254 56	26,238 65
London and Northwestern Ry., 4 p.c. pref. stock	19,466 67	20,535 66	18,298 70
London, Chatham and Dover Ry. Co. arbit deb. stock, 4½ p.c.	24,333 33	27,865 00	25,550 00
Quebec Central Ry. Co., com. stock, 4 p.c.	48,666 67	53,046 61	41,366 67
Toronto Power Co., Ltd. con. deb. stock (g'teed by Tor. Ry. Co.), 1941, 4½ p.c.	13,359 00	12,624 24	11,221 59
Total par, book and market values	$ 449,010 29	$ 424,658 05	$ 344,265 82

MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—GEO. H. WILLIAMS.

Head Office in Canada—Winnipeg, Man.

(Incorporated 1865. Dominion license issued October 6, 1915.)

CAPITAL.

Cash surplus capitalized as a Permanent Fund	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Securities on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dominion of Canada temporary notes, 1916, 5 p.c.	$ 50,000 00	$ 50,500 00	
Carried out at market value			$ 50,500 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Winnipeg	163 47
Interest accrued	1,041 67
Agents' balances and premiums uncollected	3,180 29
Total assets in Canada	$ 54,885 43

LIABILITIES IN CANADA.

Amount of claims, adjusted but unpaid	$ 158 34	
Amount of claims, unadjusted	751 87	
Total net amount of unsettled claims		$ 910 21
Reserve of unearned premiums, $17,304; carried out at 80 per cent		13,843 20
Total liabilities in Canada		$ 14,753 41

INCOME IN CANADA.

Net cash received for premiums	$ 24,927 08
Total income in Canada	$ 24,927 08

Millers National—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 185 77	
Amount paid for claims occurring during the year	5,806 03	
Total net amount paid for claims		$ 5,991 80
Commission or brokerage		7,845 86
Taxes		200 00
Miscellaneous expenditure, viz.; Legal fees, $10; war tax fees, $42.08		52 08
Total expenditure in Canada		$ 14,089 74

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1914	404	$ 1,261,933	$ 14,193 45
Taken during the year, new and renewed	782	2,436,455	29,313 68
Total	1,186	$ 3,698,388	$ 43,507 13
Deduct terminated	405	513,905	5,845 87
Gross and net in force at Dec. 31, 1915	781	$ 3,184,483	$ 37,661 26

General Business Statement for the Year ending December 31, 1915.

INCOME.

Total premium income	$ 590,156 16
Deposit premiums written on renewal risks	80,823 18
Received from interest	104,398 40
Assessments received from members	353,850 25
Gross profit on sale or maturity of bonds	88 00
Total income	$ 1,129,315 99

DISBURSEMENTS.

Net amount paid for claims	$ 570,513 31
Expenses of adjustment and settlement of claims	8,414 03
Commissions or brokerage	110,051 62
Salaries, $33,251.77; and expenses, $22,038.59 of special and general agents	55,290 36
Salaries, fees and all other charges of officers, directors, trustees and home office employees	68,885 16
Rents	6,829 84
Underwriters' boards and tariff associations	2,920 91
Fire department, patrol and salvage corps assessments, fees and taxes	2,162 71
Inspections and surveys	9,615 79
State taxes on premiums, Insurance Department licenses and fees	15,959 77
All other licenses, fees and taxes	8,219 08
Deposit premiums returned	79,110 44
Agents' balances charged off	81 30
Gross decrease by adjustment in book value of bonds	9,216 20
All other expenditure	26,486 89
Total expenditure	$ 973,757 41

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 413,686 25
Book value of bonds and stocks	1,683,700 00
Cash on hand, in banks and trust companies	115,774 65
Agents' balances and bills receivable	114,525 70
All other ledger assets	12,319 27
Total ledger assets	$ 2,340,005 87

NON-LEDGER ASSETS.

Interest due and accrued	39,798 42
Gross assets	$ 2,379,804 29
Deduct assets not admitted	59,890 05
Total admitted assets	$ 2,319,914 24

Millers National—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 78,823 11
Total unearned premiums	551,887 56
Amount reclaimable on renewal fire insurance policies	311,702 66
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	1,000 00
Taxes due and accrued (estimated)	16,634 17
Contingent commissions or other charges due or accrued	9,170 97
Internal revenue tax held at source	90 00
Total liabilities (excluding capital stock)	$ 969,308 47
Capital paid up in cash (Permanent Fund)	500,000 00
Surplus over all liabilities	850,605 77
Total liabilities	$ 2,319,914 24

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 116,883,993 00
Premiums thereon	1,179,364 91
Amount of policies terminated	97,094,823 00
Premiums thereon	995,344 29
Net amount in force	116,000,203 00
Premiums thereon	1,326,853 21

*THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Office vacant.

Vice-President—A. CHAMPAGNE.

Manager and Secretary—J. W. RUTHERFORD.

Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of "The Mutual Fire Insurance Company of the City of Montreal" under the authority of "An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada," being chapter 59 of the statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII, cap. 158 and name changed to "The Montreal-Canada Fire Insurance Company." Previous to February 16, 1904, the date of issue of its Dominion license, the company's business was confined to the province of Quebec.)

CAPITAL

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	150,540 00
Amount paid thereon in cash	112,905 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*		$ 127,950 07
Book value of stocks *(For details, see Schedule B.)*		18,500 00
Cash at head office		1,438 64
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 80 03	
Royal Bank of Canada, Toronto	27 63	
Royal Bank of Canada, Montreal	2,339 46	
Standard Bank (including $4,292.16 drafts on agents)	8,011 48	
Total in cash banks		10,458 60
Total ledger assets		$ 158,347 31
Deduct market value of bonds, debentures and stocks under book value		30,408 32
		$ 127,938 99

OTHER ASSETS.

Interest accrued	818 93
Agents' balances and premiums uncollected (of which $28,645.05 was on business written prior to Oct. 1, 1915)	49,990 85
Office furniture and fixtures, $3,668.96; plans, $6,987.01	10,655 97
Due for reinsurance losses	5,849 08
Reinsurance return premiums due	2,484 11
Gross assets	$ 197,737 93
Ddeuct assets not admitted	45,900 00
Balance net assets	$ 151 837 93

*This company has ceased business and its Canadian policies have been reinsured in the Western Assurance Co.

The Montreal-Canada—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 19,862 44
Reserve of unearned premiums, $87,999.08; carried out at 80 per cent	70,399 26
Taxes due and accrued	1,200 00
Reinsurance premiums, due	511 01
Borrowed money	13,000 00
Audit fees, due	20 00
Total liabilities in Canada	$ 104,992 71

(2) *Liabilities in Other Countries.*

Net amount of claims, unadjusted	$ 11,653 24
Reserve of unearned premiums, $20,052.84; carried out at 80 per cent	16,042 28
Reinsurance premiums, due	132 55
Total liabilities in other countries	$ 27,828 07
Total liabilities in all countries, except capital stock	$ 132,820 78
Excess of assets over liabilities	$ 19,017 15
Capital stock paid in cash	112,905 00

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 146,354 06	$ 68,264 06	
Deduct reinsurances, $10,440.86; return premiums, $72,540.20	57,482 82	25,498 24	
Net cash received for said premiums	$ 88,871 24	$ 42,765 82	
Total net cash received for premiums in all countries			$ 131,637 06
Received for interest on investments			5,357 54
Total income			$ 136,994 60

EXPENDITURE.

	In Canada.	In Other Countries.	
Amount paid for claims occurring in previous years	$ 27,363 16	$ 179 66	
Deduct reinsurances	503 67		
Net amount paid for said claims	$ 26,859 49	$ 179 66	
Amount paid for claims occurring during the year	$ 64,044,23	$ 16,145 62	
Deduct savings and salvage, $132.59; reinsurances, $1,407.47	1,518 61	21 45	
Net amount paid for said claims	$ 62,525 62	$ 16,124 17	
Total net amount paid for claims	$ 89,385 11	$ 16,303 83	
Total net amount paid for claims in all countries			$ 105,688 94
Commission or brokerage			34,722 60
Salaries: Home office officials, $10,640.61; directors' fees, $649.17; auditors' fees, $330; travelling expenses, $256.86			11,876 64
Taxes, $3,427.71; government fees, $1,158			4,585 71
Miscellaneous expenditure: viz. General expenses, $1,663.99; rent, $1,500; postage, express, telegrams and telephones, $691.16; advertising, $272.43; printing and stationery, $645.20; legal expenses, $397.14; inspections and surveys, $1,796.86; lighting, $31.81; exchange, $202.01			7,200 60
Total expenditure			$ 164,074 49

The Montreal-Canada—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$	172,427 20
Amount of income as above		136,994 60
Total	$	309,421 80
Amount of expenditure as above		164,074 49
Balance, net ledger assets, Dec. 31, 1915, ($158,347.31, less $13,000 borrowed money)	$	145,347 31

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$	982 72
Amount of commission thereon		245 68
Amount of losses recovered from said companies		510 52
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $482.26; carried out at 80 per cent		385 81
Amount of reinsurance premiums payable to such companies		132 94

The Montreal-Canada—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	In Canada.			In other Countries			Total in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	16,912	22,327,679	287,033 69	523	682,720	11,296 55	17,435	23,010,399	298,330 24
Taken in 1915—New	4,569	5,685,467	80,518 41	2,397	4,977,122	70,970 18	6,966	10,662,589	151,488 59
Renewed	3,483	4,318,933	58,658 25	178	167,500	2,013 27	3,661	4,486,433	60,671 52
Totals	24,964	32,332,079	426,210 35	3,098	5,827,342	84,280 00	28,062	38,159,421	510,490 35
Less ceased	11,606	16,265,275	225,276 08	1,568	3,581,622	43,178 27	13,174	19,846,897	268,454 35
Gross in force at end of 1915	13,358	16,066,804	200,934 27	1,530	2,245,720	41,101 73	14,888	18,312,524	242,036 00
Less reinsured	.....	684,630	7,415 36	.....	38,250	636 52	.....	722,880	8,051 88
Net in force at end of 1915	13,358	15,382,174	193,518 91	1,530	2,207,470	40,465 21	14,888	17,589,644	233,984 12

The Montreal-Canada—*Concluded.*

Schedule A.

Bonds and debentures owned by the company, viz.:—

	Par Value.	Book Value.	Market Value.
Cities—			
Levis, 1936 to 1951, 4 p.c.	$ 35,300 00	$ 35,300 00	$ 27,181 00
*Montreal (St. Henri), 1938, 4 p.c.	10,000 00	10,000 00	8,400 00
*Montreal (St. Paul), 1937, 4 p.c.	50,000 00	50,000 00	40,500 00
Towns—			
Berthier, 1929, 5 p.c.	2,000 00	2,000 00	1,840 00
Ste. Elizabeth, 1940, 4 p.c.	6,000 00	6,000 00	4,620 00
Ste. Therese de Blainville, Que., 1916 to 1927, 4 p.c.	11,154 67	11,154 67	10,150 75
Township—			
Melville, 1952, 5 p.c.	10,000 00	8,495 40	7,800 00
Miscellaneous—			
Montreal, Light, Heat and Power Co., 1932, 4½ p.c.	5,000 00	5,000 00	4,750 00
Total par, book and market values	$ 129,454 67	$ 127,950 07	$ 105,241 75

Schedule B.

Stocks owned by the company, viz.:—	Par Value.	Book Value.	Market Value.
600 shares International Assets Limited, pref.	$ 15,000 00	$ 15,000 00	$ 7,500 00
20 shares Union Trust Company Limited	2,000 00	3,500 00	3,300 00
Total par, book and market values	$ 17,000 00	$ 18,500 00	$ 10,800 00

*On deposit with Receiver General.

THE MOUNT ROYAL ASSURANCE COMPANY.

Statement for the Year ending December 31, 1915.

President—Hon. H. B. Rainville.

Vice-President—Hon. Senator J. M. Wilson.

Manager and Secretary—J. E. Clement.

Principal Office—Montreal.

Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals (*For details, see Schedule A.*)		$ 14,225 00
Book value of bonds and debs. (*For details, see Schedule B.*)		302,526 84
Book value of stocks (*For details, see Schedule C.*)		456,350 97
Cash at head office		830 06
Cash in banks, viz.:—		
Bank of Hochelaga, Montreal	$ 132,414 09	
Provincial Bank of Canada, Montreal	18,097 75	
Clydesdale Bank, London, Eng.	4,560 00	
Total cash in banks		155,071 84
Taxes recoverable		188 87
Total ledger assets		$ 929,193 58

OTHER ASSETS.

Market value of bonds, debs. and stocks over book value	41,507 29
Interest due, $1,675; accrued, $3,557.02	5,232 02
Agents' balances and premiums uncollected ($4,409.13 was on business prior to Oct. 1, 1915)	55,698 46
Office furniture and fixtures, $3,600; plans, $2,400	6,000 00
All other property belonging to the company (plate glass)	2,743 67
Total assets	$ 1,040,375 02

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 1,679 00	
Net amount of claims, resisted in suit (accrued in previous years)	2,143 00	
Total net amount of unsettled fire claims		$ 3,822 00
Reserve of unearned premiums: fire, $319,318.08; plate glass, $3,155.53. Total, $322,473.61; carried out at 80 per cent		257,978 88
Taxes due and accrued		6,795 62
Reinsurance premiums, due		34,449 88
Deposits from reinsurance companies		111,019 65
Dividends declared, but not yet due		10,000 00
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses		406 22
Total liabilities in Canada		$ 424,472 25

THE MOUNT ROYAL—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Reserve of unearned premiums: fire, $1,728.02; carried out at 80 per cent	$ 1,382 42
Total liabilities in other countries	$ 1,382 42
Total liabilities (excluding capital stock) in all countries	$ 425,854 67
Excess of assets over liabilities (excluding capital stock)	$ 614,520 35
Capital stock paid in cash	250,000 00
Excess over all liabilities and capital	$ 364,520 35

INCOME.

Premiums.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Gross cash received	651,203 36	3,724 71	8,036 77
Less reinsurance	161,401 03		158 55
Less return premiums	78,728 56	339 14	1,310 51
Total deduction	240,129 59		1,469 06
Net cash received	411,073 77	3,385 57	6,567 71

Net cash received for premiums for all classes of business	$ 421,027 05
Cash received for interest on investments	39,662 03
Total income	$ 460,689 08

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	11,091 80		
Less reinsurances	2,227 37		
Net payment for said claims occurring in previous years	8,864 43		
Paid for claims occurring during the year	224,788 85	3 18	2,959 86
Less savings and salvage			20 40
Less reinsurance	72,000 71		
Net payment for said claims	152,788 14		
Total net payment for claims	161,652 57	3 18	2,939 46

The Mount Royal—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business	$ 164,595 21
Dividends paid stockholders	25,000 00
Commission and brokerage	66,327 01
Taxes	12,284 33
Salaries, fees and travelling expenses: Salaries—head office, $33,904.97; fees—directors, $3,200; auditors, $350; travelling expenses, officials, $2,992.95	40,447 92
Miscellaneous expenditure, viz.: Advertising, $1,219.62; exchange, $114.95; furniture and fixtures, $279.39; agents' charges, $759.02; legal expenses, $172.30; maps and plans, $779.07; offices' expenses, $2,320.91; postage, telegrams, telephones and express, $1,467.10; printing and stationery, $2,693.98; rents, $5,099.35; underwriters' boards, associations, etc., $699.68; donations and sundries, $243.11	15,848 48
Total expenditure	$ 324,502 95

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914		$ 688,687 80
Amount of income as above		460,689 08
Total		$ 1,149,376 88
Amount of expenditure as above	$ 324,502 95	
Amount written off ledger assets	6,700 00	
		331,202 95
Balance net ledger assets, December 31, 1915 ($929,193.58, less $111,019.65, deposits from reinsuring companies)		$ 818,173 93

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 180,108 20
Amount of commission thereon	47,788 82
Amount of losses recovered from said companies	70,376 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $106,398.18; carried out at 80 per cent	85,118 54
Amount of losses due and recoverable from such companies	2,634 00
Amount of reinsurance premiums payable to such companies	34,448 29
Amount of cash or other securities held as security for recovery of losses, etc.	111,019 65

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	57,744,993	708,022 50			57,744,993	708,022 50
Taken in 1915—						
New	34,472,644	417,044 85	774,340	4,164 16	35,246,984	421,209 01
Renewed	18,074,430	235,879 77			18,074,430	235,879 77
Totals	110,292,067	1,360,947 12			111,066,407	1,365,111 28
Less ceased	42,173,913	537,041 70	224,400	842 92	42,398,313	537,884 62
Gross in force at end of 1915	68,118,154	823,905 42	549,940	3,321 24	68,668,094	827,226 66
Less reinsured	17,766,611	206,031 16			17,766,611	206,031 16
Net in force at end of 1915	50,351,543	617,874 26	549,940	3,321 24	50,901,483	621,195 50

THE MOUNT ROYAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Plate Glass Risks.	Premiums.
	$ cts.
Gross in force at end of 1914	8,876 69
Taken in 1915—New and renewed	7,959 55
Total	16,836 24
Less ceased	10,369 43
Gross in force at end of 1915	6,466 81
Less reinsured	155 75
Net in force at end of 1915	6,311 06

SCHEDULE A.

Loans secured by bonds, stocks or other marketable collaterals, viz.:—

	Par value.	Market value.	Amt. loaned.
50 shares Dominion Canners	$ 5,000 00	$ 1,550 00	
435 " Montreal Tramway and Power common	43,500 00	17,400 00	
6 " Canada S.S., preferred	600 00	426 00	
8 " C.P.R.	800 00	1,464 00	$ 14,225 00
5 " Dom. Steel Corp'n, common	500 00	245 00	
100 " Wayagamack Pulp and Paper common	10,000 00	2,700 00	
Quebec Ry. L. H. & P. Co., bonds, 1939, 5 p.c.	2,000 00	1,000 00	
Totals	$ 62,400 00	$ 24,785 00	$ 14,225 00

SCHEDULE B

Bonds and debentures owned—

	Par Value.	Book value.	Market value.
Province of Ontario, 1925, 4½ p.c.	$ 15,000 00	$ 14,587 50	$ 14,400 00
Anglo-French External Loan, 1920, 5 p.c.	25,000 00	24,093 13	24,250 00
Cities—			
*Montreal (Town of Emard), 1939, 5 p.c.	2,000 00	2,128 40	1,860 00
Towns—			
Cartierville, 1954, 5½ p.c.	15,000 00	13,800 00	14,250 00
†Lasalle, 1952, 4½ p.c.	40,000 00	32,256 00	28,800 00
Maisonneuve, 1918, 6 p.c.	25,000 00	25,000 00	25,000 00
Pointe aux Trembles, 1940, 6 p c.	10,000 00	9,686 00	10,000 00
*St. Pierre aux Liens, 1951, 5 p.c.	19,000 00	19,847 08	16,530 00
St. Laurent, 1953, 6 p.c.	15,000 00	14,850 00	15,600 00
Villages—			
*Boulevard St. Paul, 1937, 5 p.c.	5,000 00	5,312 50	4,700 00
*Delorimier, 1948, 4 p.c.	10,000 00	9,621 94	8,100 00
*Sault au Recollet, 1951, 5 p.c.	15,000 00	15,288 76	13,050 00
Schools—			
*St. Edward, (now Montreal), 1949, 5½ p.c.	8,000 00	9,649 28	7,440 00
Villeray, 1955, 6 p.c.	25,000 00	24,750 00	25,000 00
Railways—			
Quebec Ry. L. H. and P. Co., Ltd., 1939, 5 p.c	48,000 00	40,800 00	24,000 00
Miscellaneous—			
Cedars Rapids Mfg. Co., 1953, 5 p.c.	15,000 00	13,500 00	12,900 00
Dominion Textile Co., "C" 1925, 6 p.c.	5,000 00	4,606 25	4,900 00
St. Maurice Valley Cotton Mills, Ltd., 1952, 6 p.c.	25,000 00	22,750 00	17,500 00
Total par, book and market values	$ 322,000 00	$ 302,526 84	$ 268,280 00

*On deposit with Receiver General. †$10,000 of which is on deposit with Receiver General.

The Mount Royal—*Concluded.*

Schedule C.

Stocks owned by the company, viz:—

			Par Value.	Book value.	Market value.
332	shares	Société d'Administration Generale (25 p.c. paid)	$ 3,320 00	$ 4,150 00	$ 4,415 60
100	"	Atcheson, Topeka and Santa Fe Ry	10,000 00	11,387 50	10,400 00
100	"	(Pref'd.) B.C. Packers "A"	10,000 00	7,546 88	12,000 00
160	"	Bank of Hochelaga	16,000 00	23,352 50	23,840 00
300	"	(Pref'd.) Dom. Iron and Steel	30,000 00	31,787 50	28,200 00
300	"	(Pref'd.) Dom. Textile	30,000 00	29,849 99	30,300 00
175	"	(Com.) Dom. Textile	17,500 00	13,087 50	13,125 00
200	"	Detroit United Rys	20,000 00	11,825 00	14,200 00
100	"	(Pref'd.) Duluth Superior Ry	10,000 00	6,125 00	6,300 00
200	"	Lake of the Woods Milling Co. (Com)	20,000 00	27,000 00	26,200 00
800	"	Montreal L. H. and P. Co	80,000 00	136,085 62	186,400 00
200	"	Railway Steel Springs Co	20,000 00	11,950 00	9,200 00
100	"	Southern Pacific Ry	10,000 00	12,375 00	10,000 00
150	"	Toronto St. Ry	15,000 00	17,416 42	16,500 00
300	"	Union Pacific Ry	30,000 00	44,373 68	41,400 00
100	"	(Pref'd.) U.S. Steel Corp	10,000 00	12,000 00	11,600 00
125	"	Wabasso Cotton Co. (Bonus Common Stock)	12,500 00		3,375 00
100	"	Canada Cement (Common)	10,000 00	2,725 00	4,000 00
100	"	Canada Cement (Preferred)	10,000 00	8,825 00	9,100 00
100	"	Cedars Rapids Mfg. (Common)	10,000 00	4,709 50	7,800 00
300	"	Montreal Tramway and Power	30,000 00	12,218 75	12,000 00
100	"	C.P.R. Railway	10,000 00	16,075 00	18,300 00
400	"	B.C. Fishing & Packing Co	40,000 00	3,965 63	24,400 00
67½	"	Baltimore & Ohio Ry. Co., (Common)	6,750 00	4,927 50	6,277 50
36	"	Baltimore & Ohio Ry. Co. (Preferred)	3,600 00	2,592 00	2,772 00
		Total par, book and market values	$ 464,670 00	$ 456,350 97	$ 532,105 10

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—S. McKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburg, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 171,289 33

Other Assets in Canada.

Cash on hand at head office	66 30
Cash in Bank of Toronto, Toronto	9,470 74
Interest accrued	3,501 44
Agents' balances and premiums uncollected ($611.36 on business prior to Oct. 1, 1915)	15,188 30
Total assets in Canada	$ 199,516 11

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 785 66	
Net amount of claims, unadjusted	4,973 96	
Total net amount of unsettled claims		$ 5,759 62
Reserve of unearned premiums, $83,995.30; carried out at 80 per cent thereof		67,196 24
Taxes due and accrued		184 60
Total liabilities in Canada		$ 73,140 46

INCOME IN CANADA.

Gross cash received for premiums	$ 111,347 17	
Deduct reinsurances, $5,085.02; return premiums, $22,037.36	27,122 38	
Total net cash received for premiums		$ 84,224 79
Interest on investments		10,310 18
Total income in Canada		$ 94,534 97

National-Ben Franklin—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 17,623 50	
Deduct savings and salvage, $211.69; reinsurances, $5,716.94	5,928 63	
Net amount paid for said claims	$ 11,694 87	
Amount paid for claims occurring during the year	$ 59,962 29	
Deduct reinsurances	7,872 94	
Net amoaut paid for said claims	$ 52,089 35	
Total net amount paid for claims		$ 63,784 22
Commissioa or brokerage		17,212 76
Salaries of officials, $8,221.63; do., general aad special agents, $756.74; travelling expenses, officials, $59.34; agents, $847.60		9,885 31
Taxes		3,747 58
Miscellaneous expenditure, viz.: Advertising, $25.90; maps and plans, $66.04; postage, telegrams, telephones and express, $850.51; printing aad stationery, $1,017.82; rents, $421; adjusting expenses, $2,378.24; registration fees, $1,011; legal expenses, $57.37; miscellaneous expenses, $580.70		6,408 58
Total expenditure in Canada		$ 101,038 45

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 20,869,326	$ 239,682 56
Taken during the year, new and renewed	9,168,243	106,274 22
Total	$ 30,037,569	$ 345,956 78
Deduct terminated	12,449,591	153,529 59
Gross in force at end of year	$ 17,587,978	$ 192,427 19
Deduct reinsured	425,735	4,992 23
Net in force at December 31, 1915	$ 17,162,243	$ 187,434 96

SCHEDULE A.

Bonds aad debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Calgary, 1925, 4½ p.c.	$ 15,000 00	$ 13,650 00
Edmoaton, 1924, 4½ p.c.	10,000 00	9,100 00
Fort William, 1928, 5 p.c.	10,000 00	9,300 00
Fort William, 1936, 4½ p.c.	10,000 00	8,500 00
Hamilton, 1934, 4½ p.c.	10,000 00	9,100 00
Medicine Hat, 1943, 5 p.c.	10,000 00	8,800 00
Portage la Prairie, 1945, 5 p.c.	5,000 00	4,350 00
Saskatoon, 1943, 5 p.c.	10,000 00	8,700 00
St. Boniface, 1943, 5 p.c.	10,000 00	9,000 00
Toronto, 1919, 3½ p.c.	24,333 33	22,873 33
Vancouver, 1923, 4½ p.c.	20,000 00	18,600 00
Victoria, 1924, 4½ p.c.	5,000 00	4,600 00
Victoria, 1936, 4 p.c.	10,220 00	8,176 00
Woodstock, 1920, 4 p.c.	11,000 00	10,340 00
Schools—		
Belleville, P.S., 1943, 5 p.c.	10,000 00	9,300 00
Saskatoon, P.S., 1953, 5 p.c.	10,000 00	8,400 00
Municipality—		
Delta, B.C., 1960, 5 p.c.	10,000 00	8,500 00
Total on deposit with Receiver General	$ 190,553 33	$ 171,289 33

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 135,517 37
Mortgage loans on real estate, first liens	2,233,285 78
Loans secured by pledge of bonds, stocks or other collateral	24,500 00
Book value of stocks and bonds	353,246 07
Cash on hand, in trust companies aad in banks	395,124 88
Agents' balances and bills receivable	265,432 67
Other ledger assets	200 00
Total ledger assets	$ 3,407,306 77

National-Ben Franklin—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	43,451 05
Rents due	171 50
Market value of real estate, bonds and stocks over book value	13,607 63
Gross assets	$ 3,464,536 95
Deduct assets not admitted	88,631 45
Total admitted assets	$ 3,375,905 50

LIABILITIES.

Net amount of unpaid claims	$ 170,943 81
Total unearned premiums	1,742,607 78
Federal, State and other taxes due or accrued (estimated)	20,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	139 15
Contingent commissions due or accrued	507 72
Dividends declared but unpaid	335 00
Total liabilities, not including capital stock	$ 1,935,033 46
Capital stock paid in cash	1,000,000 00
Surplus over all liabilities, including capital stock	440,872 04
Total liabilities	$ 3,375,905 50

INCOME.

Net cash received for premiums	$ 1,611,444 23
Interest and dividends	161,207 14
Rents	10,403 25
Agents' balances previously charged off	681 44
Gross profit on sale or maturity of bonds	50 00
Total income	$ 1,783,786 06

DISBURSEMENTS.

Net amount paid for claims	$ 868,590 46
Expenses of adjustment and settlement of claims	26,812 22
Interest and dividends to stockholders	80,000 00
Commissions or brokerage	448,280 36
Salaries, $17,946.80; and expenses, $21,422.29; of special and general agents	39,369 09
Salaries, fees and all other charges of officers, directors, trustees and home office employees	69,058 18
Allowances to local agencies for miscellaneous agency expenses	47,156 72
Rents	6,000 00
Underwriters' boards and tariff associations	10,090 84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,676 70
Inspections and surveys	7,208 99
Taxes on real estate	2,476 97
State taxes on premiums, Insurance department licenses and fees	34,777 45
All other licenses, fees and taxes	17,760 30
Agents' balances charged off	371 09
All other disbursements	14,364 01
Total disbursements	$ 1,689,993 38

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$ 226,614,204 00
Premiums thereon	2,327,019 11
Amount of policies terminated during the year	233,471,870 00
Premiums thereon	2,400,628 17
Net amount in force at December 31, 1915	352,865,286 00
Premiums thereon	3,342,436 97

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—H. A. SMITH.

Secretary—GEO. H. TRYON.

Principal Office—Hartford, Conn.

Chief Agents in Canada—SMITH, MACKENZIE and HALL.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs., on deposit with the Receiver General (*For details, see Schedule A.*)		$ 575,721 35

Other assets in Canada.

Interest accrued		9,825 99
Agents' balances and premiums uncollected: fire, $77,114.53; tornado, $41.63		77,156 16
Total assets in Canada		$ 662,703 50

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 22,579 64	
" " unadjusted	44,449 09	
Total net amount of unsettled fire claims		$ 67,028 73
Reserve of unearned premiums: fire, $318,959.52; tornado, $1,014.21; total, $319,973.73; carried out at 80 per cent		255,978 98
Taxes due and accrued		7,695 01
Total liabilities in Canada		$ 330,702 72

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 718,199 35
Deduct reinsurances, $59,964.37; return premiums, $163,592.33	223,556 70
Net cash received for said premiums	$ 494,642 65

National Fire—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.		
Gross cash received for premiums	$ 867 97	
Deduct return premiums	148 01	
Net cash received for said premiums	$ 719 96	
Total net cash received for premiums		$ 495,362 61
Received for interest on investments		29,039 60
Total income in Canada		$ 524,402 21

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for claims occurring in previous years	$ 85,534 48	
Deduct reinsurances	31 34	
Net amount paid for said claims	$ 85,503 14	
Amount paid for claims occurring during the year	$ 422,510 33	
Deduct reinsurances	45,151 36	
Net amount paid for said claims	$ 377,358 97	
Total net amount paid for fire claims	$ 462,862 11	
Tornado Risks.		
Total net amount paid for claims occurring during the year	128 08	
Total net amount paid for claims		$ 462,990
Paid or allowed for commission or brokerage: Fire, $81,915.75; Other, $156.08		82,071 83
Paid for salaries: of general and special agents; Fire, $38,254.61; Other, $59.22; travelling expenses of agents: Fire, $4,094.27; licenses and fees: Fire, $1,292.54		43,691 64
Paid for taxes: Fire, $11,887.82: Tornado, $1.44		11,889 26
Miscellaneous expenditure, (Fire) viz.: Stationery and printing, $1,603.92; advertising, $117.94; postage, telegrams, telephones and express, $3,081.65; maps and plans, $1,128.31; boards, $4,702.22; adjustment expenses, $6,616.04; rent, $200; legal expenses, $33.42; duty, $20.65; inspections and surveys, $588.07; mercantile reports, $29.35; furniture and fixtures, $100.50		18,222 07
Total expenditure in Canada		$ 618,864 99

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 79,039,109	$ 831,149 73
Policies taken during the year, new and renewed	66,982,757	703,563 00
Total	$146,021,866	$1,534,712 73
Deduct terminated	82,404,382	834,204 58
Gross in force at end of year	$ 63,617,484	$ 700,508 15
Deduct reinsured	7,699,479	90,099 66
Net in force at December 31, 1915	$ 55,918,005	$ 610,408 49
Tornado Risks.		
Gross policies in force at date of last statement	$ 820,564	$ 4,717 34
Taken during the year, new and renewed	244,730	916 95
Total	$ 1,065,294	$ 5,634 29
Deduct terminated	451,584	2,612 11
Gross and net in force at December 31, 1915	$ 613,710	$ 3,022 18

National Fire—*Continued.*

Schedule A.

Bonds and debs., on deposit with the Receiver General, viz:—	Par value.	Market value.
Governments—		
Prov. of New Brunswick, 1933, 3½ p.c.	$ 1,000 00	$ 820 00
Prov. of Ontario, 1925, 4½ p.c.	10,000 00	9,600 00
Cities—		
Fort William, 1932, 5 p.c.	25,000 00	23,000 00
Fort William, 1933, 5 p.c.	100,000 00	92,000 00
Fort William, 1942, 5 p.c.	25,000 00	22,500 00
Fredericton, N.B., 1927 to 1929, 4 p.c.	1,605 00	1,396 35
Hamilton, 1927, 4 p.c.	50,000 00	44,500 00
London, 1944, 5 p.c.	100,000 00	95,000 00
Montreal (on 60 days notice on or before) 1918, 5 p.c	5,000 00	4,950 00
Moosejaw, 1933, 5 p.c.	50,000 00	46,500 00
St. Hyacinthe, 1953, 5 p.c.	50,000 00	43,000 00
St. John, N.B., 1942, 3½ p.c.	1,000 00	750 00
St. John, N.B., 1938, 4 p.c.	1,000 00	840 00
Toronto, 1932, 4 p.c.	30,000 00	25,800 00
Victoria, 1923, 4 p.c.	25,000 00	22,500 00
Towns—		
Annapolis Royal, 1945, 5 p.c.	500 00	445 00
Campbellton, N.B., 1942, 4 p.c.	1,000 00	800 00
Chatham, N.B., 1946, 4 p.c.	1,000 00	780 00
Dalhousie, N.B., 1937, 4½ p.c.	1,000 00	850 00
Dartmouth Ferry, N.S., 1931, 4½ p.c.	1,000 00	890 00
Maisonneuve, 1946, 4½ p.c.	25,000 00	20,750 00
Sussex, N.B., 1947, 4 p.c.	2,000 00	1,480 00
Truro, N.S., 1939, 4 p.c.	2,000 00	1,580 00
Woodstock, N.B., 1916, 4 p.c.	1,000 00	990 00
School—		
Maisonneuve, 1950, 4½ p.c.	50,000 00	39,000 00
Miscellaneous—		
Huron and Erie Loan and Sav. Co., 1916, 4½ p.c.	50,000 00	50,000 00
Huron and Erie Loan and Sav. Co., 1920, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 634,105 00	$ 575,721 35

General Business Statement for the Year ending December 31, 1915.

INCOME.

Net cash received for premiums	$ 8,894,463 13
Interest and dividends	609,670 25
Rents	30,287 25
Agents' balances previously charged off	637 88
Gross profit on sale or maturity of real estate, bonds and stocks	57,477 21
Other income	42 54
Total income	$ 9,592,578.26

DISBURSEMENTS.

Net amount paid for claims	$ 5,011,784 73
Expenses of adjustment and settlement of claims	58,970 52
Interest or dividends to stockholders	400,000 00
Commissions or brokerage	1,532,178 64
Salaries, $731,469.87; and expenses, $202,961.23; of special and general agents	934,431 10
Salaries, fees and all other charges of officers, directors, trustees and home office employees	251,749 22
Allowances to local agencies for miscellaneous agency expenses	1,765 35
Rents	53,475 70
Underwriters' boards and tariff associations	128,448 53
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	57,157 64
Inspections and surveys	17,731 39
Taxes on real estate	10,494 42
State taxes on premiums, Insurance department licenses and fees	205,496 90
All other licenses, fees and taxes	144,955 18
Agents' balances charged off	12,929 60
Gross loss on sale or maturity of real estate, bonds and stocks	167,330 07
Decrease in liabilities on account of reinsurance treaties	58,838 16
All other disbursements	246,083 39
Total disbursements	$ 9,293,820 54

National Fire—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 582,444 73
Mortgage loans on real estate, first liens	1,692,325 00
Book value of bonds and stocks	10,789,399 49
Cash on hand, in trust companies and banks	1,506,565 50
Agents' balances and bills receivable	1,814,222 43
Other assets	136 97
Total ledger assets	$16,385,094 12

NON-LEDGER ASSETS.

Interest due and accrued	209,074 99
Market value of real estate over book value	15,555 27
Due from other insurance companies	41,106 76
Gross assets	$16,650,831 14
Deduct assets not admitted	424,746 76
Total admitted assets	$16,226,084 38

LIABILITIES.

Net amount of unpaid claims	$ 804,567 39
Total unearned premiums	9,324,661 44
Federal, State and other taxes due or accrued (estimated)	225,000 00
Special reserve fund	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	27,739 34
Contingent commissions, etc., due or accrued	22,260 66
Funds held under reinsurance treaties	25,510 43
Total liabilities, not including capital stock	$10,729,739 26
Capital stock paid in cash	2,000 000 00
Surplus over all liabilities, including capital stock	3,496,345 12
Total liabilities	$16,226,084 38

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$1,510,269,208 00
Premiums thereon	14,776,602 30
Amount of policies terminated during the year	1,358,683,435 00
Premiums thereon	13,795,560 38
Net amount in force at December 31, 1915	1,753,943,902 00
Premiums thereon	17,586,342 27

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. E. COLE.

Secretary—WM. G. ARMSTRONG.

Principal Office—Pittsburgh, Pa., U.S.A.

Chief Agent in Canada—HENRY J. RICHMOND.

Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of the Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 197,408 06

Other Assets in Canada.

Cash in Standard Bank of Canada, Toronto		27,021 74
Interest accrued		3,625 35
Agents' balances and premiums uncollected, viz.:		
Fire	$ 27,602 07	
Tornado	24 47	
Total		27,626 54
Total assets in Canada		$ 225,681 69

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 5,837 38	
Net amount of claims, unadjusted	21,522 40	
Total net amount of unsettled fire claims		$ 27,359 78
Reserve of unearned premiums, (fire) $139,074 57; (tornado) $814 95; total, $139,889 52; carried out at 80 per cent		111,911 61
Taxes due or accrued		3,209 33
Total liabilities in Canada		$ 142,480 72

National Union Fire—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business. Fire.	Tornado.	
	$ cts.	$ cts.	
Gross cash received	269,210 81	905 57	
Less reinsurance	2,247 09		
Less return premiums	57,115 93	237 57	
Total deduction	59,363 02		
Net cash received	209,847 79	668 00	
Net cash received for all classes of business			$ 210,515 79
Cash received for interest on investments			10,004 32
Total income in Canada			$ 220,520 11

EXPENDITURE IN CANADA.

	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	10,164 20		
Less, savings and salvage, $4.20; reinsurances, $125	129 20		
Net payment for said claims	10,035 00		
Paid for claims occurring during the year	99,271 95	588 00	
Less, savings and salvage	223 00		
Less, reinsurance	10 84		
Total deduction	233 84		
Net payment for said claims	99,038 11		
Total net payment for claims	109,073 11	588 00	
Total net payments for claims for all classes of business			$ 109,661 11
Commission and brokerage, Fire, $46,022.03; Tornado, $116.76			46,138 79
Taxes, Fire, $5,964.97; Tornado, $5.30			5,970 27
Salaries and travelling expenses, Fire:—Salaries: of general and special agents, $1,900; travelling expenses, agents, $773.14			2,673 14
Miscellaneous expenditure, viz.:—Fire: Fire departments, patrol and salvage corps assessments, etc., $787.58; maps and plans, $785.21; postage telegrams, telephone and $1,364.43; underwriters' boards, associations, etc., $1,181.37; adjusting loss expense, $1,686 98			5,805 57
Total expenditure in Canada			$ 170,248 88

National Union Fire—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Policies.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	22,036,339	279,516 72	651,838	3,189 19
Taken in 1915, new and renewed	20,947,024	268,043 39	195,400	858 90
Totals	42,983,363	547,560 11	847,238	4,048 09
Less ceased	20,488,881	266,520 87	395,425	1,776 57
Gross in force at end of 1915	22,494,482	281,039 24	451,813	2,271 52
Less reinsured	247,264	2,435 28		
Net in force at end of 1915	22,247,218	278,603 96	451,813	2,271 52

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
St. Henri (Montreal), 1937, 4 p.c.	$ 7,000 00	$ 5,880 00
Toronto, 1920, 4 p.c.	24,333 33	23,116 66
St. Boniface, 1917, 5 p.c.	10,000 00	9,900 00
St. Boniface, 1932, 5 p.c.	15,000 00	13,800 00
Edmonton, 1953, 5 p.c.	10,220 00	8,891 40
Medicine Hat, 1942, 5 p.c.	10,000 00	8,800 00
Regina, 1928, 5 p.c.	15,000 00	14,100 00
Brantford, 1942, 4½ p.c.	15,000 00	13,200 00
Guelph, 1940, 4 p.c.	6,000 00	4,860 00
Guelph, 1932, 4½ p.c.	1,000 00	900 00
Guelph, 1942, 4½ p.c.	8,000 00	7,040 00
Vancouver, 1923, 4½ p.c.	10,000 00	9,300 00
Regina, 1939, 4½ p.c.	10,000 00	8,400 00
Victoria, 1924, 4½ p.c.	25,000 00	23,000 00
Hamilton, 1934, 4½ p.c.	15,000 00	13,650 00
Calgary, 1933, 5 p.c.	15,000 00	13,800 00
Schools—		
Calgary, P. S., 1935, 4½ p.c.	10,000 00	8,500 00
Montreal, P.S., 1939, 4 p.c.	13,000 00	10,270 00
Total on deposit with Receiver General	$219,553 33	$ 197,408 06

General Business Statement for the Year ending December 31, 1915.

INCOME.

Net cash received for premiums	$ 2,120,883 91
Interest and dividends	176,980 79
Rents	2,415 49
Agents' balances previously charged off	176 57
Gross profit on sale or maturity of bonds	17,662 37
Borrowed money	340,000 00
Total income	$ 2,658,119 13

National Union Fire—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 1,413,990 04
Expenses of adjustment and settlement of claims	41,279 04
Paid stockholders for interest or dividends	15,000 00
Commissions or brokerage	328,794 27
Allowances to local agencies for miscellaneous agency expenses	13,223 15
Salaries, $80,794.49; and expenses, $46,459.51; of special and general agents	127,254 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	132,877 38
Rents	15,940 20
Underwriters' boards and tariff associations	28,397 04
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	9,259 94
Inspections and surveys	4,629 98
Taxes on real estate	547 63
State taxes on premiums, Insurance department licenses and fees	89,990 38
All other licenses, fees and taxes	21,759 37
Agents' balances charged off	1,201 65
Borrowed money	440,000 00
Interest on borrowed money	8,760 43
Decrease in liabilities on account of reinsurance treaties	60,143 92
Gross loss on sale or maturity of bonds	1,525 00
All other disbursements	52,704 21
Total disbursements	$ 2,807,277 63

LEDGER ASSETS.

Book value of real estate	$ 30,654 40
Mortgage loans on real estate, first liens	410,300 00
Loans secured by pledge of bonds, stocks or other marketable collaterals	117,500 00
Book value of bonds and stocks	2,833,081 14
Cash on hand, in trust companies and in banks	193,497 51
Agents' balances and bills receivable	539,759 81
Other ledger assets (due from other companies)	61,232 86
Total ledger assets	$ 4,186,025 72

NON-LEDGER ASSETS.

Interest accrued	46,007 12
Gross assets	$ 4,232,032 84
Deduct assets not admitted	93,276 88
Total admitted assets	$ 4,138,755 96

LIABILITIES.

Net amount of unpaid claims	$ 161,976 08
Unearned premiums	2,327,302 98
Salaries, rents, expenses, bills, accounts, etc., due or accrued	7,202 30
Federal, State and other taxes due or accrued (estimated)	60,000 00
Funds held under reinsurance treaties	1,328 06
Contingent commissions or other charges due or accrued	5,000 00
Special Reserve for Contingencies	25,000 00
Total amount of all liabilities (except capital stock)	$ 2,587,809 42
Capital actually paid up in cash	1,000,000 00
Surplus over all liabilities and capital	550,946 54
Total liabilities	$ 4,138,755 96

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$382,159,130 00
Premiums thereon	4,471,829 02
Amount terminated during the year	366,937,402 00
Premiums thereon	4,464,251 54
Net amount in force at December 31, 1915	415,853,546 00
Premiums thereon	4,678,792 40

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT.

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914).

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 2,000,000 00
Amount paid thereon in cash	500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz:—			
476,666.66 Francs (French Rentes), 3 p.c.	$ 91,996 67	$ 56,117 97	
City of Toronto, 1945, 3½ p.c.	24,333 33	18,006 66	
Total on deposit with Receiver General	$ 116,330 00	$ 74,124 63	
Carried out at market value			$ 74,124 63

Other assets in Canada.

Bonds and debentures held by Company, viz:—			
Dom. of Canada Temporary notes, 1916, 5 p.c.	25,000 00	25,250 00	
Carried out at market value			25,250 00
Cash at head office			53 22
Cash in Bank of Montreal, Montreal			36,941 86
Interest accrued			946 66
Agents' balances and premiums uncollected			11,152 66
Total assets in Canada			$ 148,469 03

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 4,211 00	
Net amount of losses, resisted, in suit	2,500 00	
Total net amount of unsettled claims		$ 6,711 00
Reserve of unearned premiums, $101,649.89; carried out at 80 p.c.		81,319 91
Taxes due and accrued		2,000 00
Auditors' fees		150 00
Total liabilities in Canada		$ 90,180 91

INCOME IN CANADA.

Gross cash received for premiums	$ 192,910 03	
Deduct reinsurances, $21,040.23; return premiums, $23,313.14	44,353 37	
Net cash received for premiums		$ 148,556 66
Interest on investments		1,138 34
Total income in Canada		$ 149,695 00

La Nationale—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 226 41	
Deduct reinsurances	2 81	
Net amount paid for said claims	$ 223 60	
Amount paid for claims occurring during the year	$ 73,764 94	
Deduct reinsurances	5,631 16	
Net amount paid for said claims	$ 68,133 78	
Total net amount paid for claims		$ 68,357 38
Commission or brokerage		32,126 15
Salaries, head office officials, $9,174.60; auditors' fees, $150		9,324 60
Taxes		4,062 20
Miscellaneous expenditure, viz.: Advertising, $1,329.69; maps and plans, $53.98; postage, telegrams, telephones and express, $429.04; printing and stationery, $1,535.58; rents, $1,492 40; underwriter's boards, tariff associations, etc., $270.64; agents' charges, $428.53; office charges, exchange, etc., $951.84; inspections and surveys, $875.65		7,367 35
Total expenditure in Canada		$ 121,237 68

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 9,375,992	$ 123,844 61
Policies taken during the year—new	15,051,406	191,635 36
Total	$ 24,427,398	$ 315,479 97
Deduct terminated	8,322,577	111,557 97
Gross in force at end of year	$ 16,104,821	$ 203,922 00
Deduct reinsured	1,870,688	22,915 59
Gross and net in force at December 31, 1915	$ 14,234,133	$ 181,006 41

(For General Business Statement, See Appendix.)

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HAROLD HERRICK.

Secretary—GEO. W. DEWEY.

Principal Office—New York, N.Y.

Chief Agent in Canada—W. E. FINDLAY.

Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bonds and debs., on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Government—			
Prov. of Alberta, 1924, 4½ p.c.	$ 50,000 00	$ 46,500 00	
New York State, 1961-1962, 4 p.c.	100,000 00	102,000 00	
School—			
Winnipeg, 1943, 4 p.c	10,000 00	8,100 00	
Miscellaneous—			
Can. Perm. Mort. Corp., 1920, 4¾ p.c.	30,000 00	30,000 00	
Total on deposit with Receiver General	$ 190,000 00	$ 186,600 00	
Carried out at market value			$ 186,600 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal	17,918 64
Agents' balances and premiums uncollected, Fire ($2,810.22 on business prior to Oct. 1, 1915)	25,524 17
Interest accrued	3,031 24
Total assets in Canada	$ 233,074 05

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 16,925 95	
Net amount of automobile claims, unadjusted	1,500 00	
Total net amount of unsettled claims		$ 18,425 95
Reserve of unearned premiums: fire, $106,061.60; other, $2,019.96; total, $108,081 56; carried out at 80 per cent		86,465 25
Taxes due and accrued		900 00
Total liabilities in Canada		$ 105,791 20

NIAGARA FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	205,859 13	5,520 17	8 00	
Less reinsurance	1,902 40			
Less return premiums	31,208 02	1,239 08		
Total deduction	33,110 42			
Net cash received	172,748 71	4,281 09	8 00	

Net cash received for premiums for all classes of business	$ 177,037 80
Cash received for interest on investments	9,662 89
Total income in Canada	$ 186,700 69

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	10,788 99		
Deduct reinsurances	2,363 88		
Net payment for claims occurring in previous years	8,425 11	125 00	
Paid for claims occurring during the year	74,695 13	3,966 83	
Less savings and salvage	43 16		
Less reinsurance	4 00	514 25	
Total deduction	47 16		
Net payment for said claims	74,647 97	3,452 58	
Total net payment for claims	83,073 08	3,577 58	

Total net payments for claims for all classes of business	$ 86,650 66
Commission and brokerage:—Fire, $36,495.47; Other, $649.13	37,144 60
Taxes:—Fire, $7,385.01; Other, $62.76	7,447 77
Salaries: Fire, general and special agents	2,249 52
Miscellaneous expenditure, Fire, viz.:—Advertising, $33.70; office expenses, $280.38; furniture and fixtures, $16.58; inspections and surveys, $578.52; loss expenses, $1,407.33; maps and plans, $1,147.78; travelling expenses, $1,416.54; postage, telegrams telephones and express, $609.13; printing and stationery, $575.53; rents, $314.72; underwriters' boards, associations, etc., $3,603.13; commercial reports, $42.60	10,030 94
Miscellaneous expenditure, Other, viz.:—Office expenses, 15c; postage, telegrams, telephones and express, $2.80; printing and stationery, $168.90	171 85
Total expenditure in Canada	$ 143,695 34

Niagara Fire—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business.					
	Fire.		Automobile.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	16,200,392	223,044 06	282,543	5,995 38	27,800	135 76
Taken in 1915, new and renewed	15,851,908	200,549 92	239,510	5,304 11	4,000	8 00
Totals	32,052,300	423,593 98	522,053	11,299 49	31,800	143 76
Less ceased	15,876,387	214,675 27	365,593	7,325 46		
Gross and net in force at end of 1915	16,175,913	208,918 71	156,460	3,974 03	31,800	143 76

Summary of net in force at end of 1915: Amount $16,364,173; premiums, $213,036.50.

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Mortgage loans on real estate	$ 551,000 00
Book value of bonds and stocks	5,990,576 88
Cash on hand, in banks and trust companies	467,024 24
Agents' balances	653,104 70
Total ledger assets	$ 7,661,705 82

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	24,833 12
Interest accrued	58,662 17
Claims and expenses recoverable	40,513 23
Gross assets	$ 7,785,714 34
Deduct assets not admitted	102,842 90
Total admitted assets	$ 7,682,871 44

LIABILITIES.

Net amount of unpaid claims	$ 304,730 63
Total amount of unearned premiums	3,491,216 55
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	26,212 50
Taxes due and accrued (estimated)	75,000 00
Contingent commissions, brokerage and other charges due or to become due to agents and brokers	27,500 00
Income tax reserved	497 25
Citizens' contingent liability	1,500 00
Total liabilities, except capital stock	$ 3,926,656 93
Capital stock paid up in cash	1,000,000 00
Surplus over liabilities and paid up capital stock	2,756 214 51
Total liabilities	$ 7,682,871 44

NIAGARA FIRE—*Concluded.*

INCOME.

Net cash received for premiums	$ 3,484,781 57
Received for interest and dividends	327,993 98
Agents' balances previously charged off	1,034 29
Gross profit on sale or maturity of bonds	1,065 24
Borrowed money	50,000 00
All other income	2,076 57
Total income	$ 3,866,951 65

DISBURSEMENTS.

Net amount paid for claims	$ 1,937,169 74
Expenses of adjustment and settlement of claims	51,569 12
Dividends paid stockholders	250,000 00
Commissions or brokerage	706,522 59
Salaries, $68,504.11, and expenses, $60 017.74 of special and general agents	128,521 85
Salaries, fees and other charges of officers, directors, trustees and home office employees	228,010 15
Rents	44,171 20
Underwriters' boards and tariff associations	54,228 51
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses	7,463 64
Inspections and surveys	22,729 11
State taxes on premiums, Insurance Department fees and licenses	105,496 98
All other licenses, fees and taxes	30,796 77
Agents' balances charged off	64 70
Borrowed money	50,000 00
Interest on borrowed money	383 34
Amount paid from income tax reserve	611 67
Gross loss on sale or maturity of bonds	1,692 50
Gross decrease, by adjustment, in book value of bonds	15 19
All other expenditure	102,029 13
Total expenditure	$ 3,721,476 19

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$495,822,399 00
Premiums thereon	5,149,215 21
Amount of policies terminated	507,501,536 00
Premiums thereon	5,545,161 26
Net amount in force at end of year	687,447,842 00
Premiums thereon	6,794,241 28

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—CHAS. J. CATER SCOTT.

Manager—OWEN D. JONES.

Principal Office—Edinburgh, Scotland.

Manager in Canada—RANDALL DAVIDSON.

Head Office in Canada—Montreal

(Established 1809. Commenced business in Canada 1862.)

CAPITAL.

Amount of joint stock capital authorized	$29,200,000 00
Amount subscribed	21,900,000 00
Amount paid thereon in cash	11,862,500 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 878,873 20

Other Assets in Canada.

Real estate held by company, viz.:—		
Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices	$ 155,000 00	
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices	34,000 00	
Total real estate, market value		189,000 00
Market value of bonds and debentures held by the company (*For details, see Schedule B.*)		57,062 56
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 105,632 18	
Bank of Montreal, Winnipeg (Branch account)	25,493 71	
Bank of Montreal, Winnipeg (Current account)	8,633 75	
Total cash in banks		139,759 64
Interest accrued		14,011 15
Rents due, $707.19; accrued, $1,270.42		1,977 61
Agents' balances and premiums uncollected ($1,790.45 was on business prior to Oct. 1, 1915)		127,899 03
Office furniture and plans in Montreal, Toronto and St. John, N.B.		15,000 00
Total assets in Canada		$ 1,423,583 19

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 17,655 29	
Net amount of claims, resisted, in suit	35,400 00	
Total net amount of unsettled claims ($15,975 accrued in 1914)		$ 53,055 29
Reserve of unearned premiums, $738,601.61; carried out at 80 per cent.		590,881 29
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		5,781 45
Reinsurance premiums due		2,367 19
Taxes due and accrued		17,876 87
Total liabilities in Canada		$ 669,962 09

North British and Mercantile—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,097,610 11	
Deduct reinsurances, $25,202.64; return premiums, $145,167.52	170,370 16	
Net cash received for premiums		$ 927,239 95
Received for interest on investments		41,148 97
Rents		8,795 41
Interest on bank deposit		2,130 29
Total income in Canada		$ 979,314 62

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 49,550 23	
Deduct reinsurances	267 55	
Net amount paid for said claims	$ 49,282 68	
Amount paid for claims occurring during the year	$ 448,988 25	
Deduct savings and salvage, $2,115.56; reinsurances, $378.07	2,493 63	
Net amount paid for said claims	$ 446,494 62	
Total net amount paid for claims		$ 495,777 30
Commission or brokerage		164,327 93
Salaries: head office officials, $38,264.18; general and special agents, $1,200; directors' fees, $1,460; auditors' fees, $620; travelling expenses, $5,915.58; retiring allowances, $4,258.33.		51,718 09
Taxes		22,331 61
Miscellaneous expenditure, viz.: Advertising, $891.25; furniture and fixtures, $501.14; fire departments, patrol and salvage corps assessments, $358.85; underwriters' associations, $10,373.75; inspections and surveys, $9,206.35; insurance superintendence, $615.09; postage, express, telephones, and telegrams, $5,232.01; maps and plans, $1,211.32; sundry $2,836.69; rents, $8,362.68; legal fees, $270.58; investment expenses, $432.50; printing and stationery, $7,252.74; total, $47,544.95—less proportion of expenses chargeable to Life branch, $750		46,794 95
Total expenditure in Canada		$ 780,949 88

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	54,199	$ 129,868,154	$ 1,504,541 20
Taken during the year, new and renewed	31,746	97,395,448	1,093,294 23
Total	85,945	$ 227,263,602	$ 2,597,835 43
Deduct terminated	32,286	94,442,478	1,106,843 40
Gross in force at end of year	53,659	$ 132,821,124	$ 1,490,992 03
Deduct reinsured	.....	4,895,339	39,249 65
Net in force at December 31, 1915	53,659	$ 127,925,785	$ 1,451,742 38

Schedule A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

Cities—	Par value.	Market value.
Belleville, 1934, 4⅜ p.c.	$ 50,000 00	$ 43,500 00
Brantford, 1934, 4 p.c.	50,000 00	42,000 00
Calgary, 1924, 5 p.c.	24,000 00	22,800 00
Halifax, 1918, 4½ p.c.	44,000 00	43,120 00
London, 1921, 4 p.c.	25,000 00	23,250 00
London, 1931, 4½ p.c.	9,000 00	8,190 00
London, 1932, 4½ p.c.	10,000 00	9,100 00
London, 1933, 4½ p.c.	6,000 00	5,460 00
Medicine Hat, 1931, 5 p.c.	25,000 00	22,750 00
Nelson, B.C., 1921, 5 p.c.	25,000 00	23,750 00
Three Rivers, 1931, 4 p.c.	43,000 00	35,260 00
Victoria, B.C., 1917, 5 p.c.	126,000 00	124,740 00
Westmount, 1932, 4 p.c.	100,000 00	85,000 00

North British and Mercantile—*Concluded*

SCHEDULE A—*Concluded.*

Bonds and debentures owned by the Company, viz.:—

On deposit with the Receiver General.

	Par value.	Market value.
Towns—		
Goderich, 1917, 5 p.c.	$ 54,000 00	$ 53,460 00
Longueuil, 1934, 4½ p.c.	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.	33,000 00	29,040 00
Welland, 1918, 5 p.c.	32,000 00	31,680 00
District—		
South Vancouver, 1959, 5 p.c.	25,000 00	21,250 00
Township—		
Richmond, B.C., 1941, 5 p.c.	40,000 00	34,800 00
Schools—		
Montreal, R.C., 1918, 4 p.c.	55,000 00	52,800 00
Montreal, Prot., 1923, 4 p.c.	18,000 00	16,200 00
Montreal, Prot., 1924, 4 p.c.	40,000 00	35,600 00
Saskatoon, Prot., 1925, 5 p.c.	4,000 00	3,680 00
" 1926, 5 p.c.	7,000 00	6,440 00
" 1927, 5 p.c.	7,000 00	6,370 00
" 1928, 5 p.c.	7,000 00	6,370 00
Railways—		
G.T.P. Ry. 1st Mtge. (g'teed by Dominion of Canada), 1962, 3 p.c.	28,226 67	20,323 20
Miscellaneous—		
Montreal Harbour, 1917, 4 p.c.	52,000 00	50,440 00
Total on deposit with Receiver General	$ 964,226 67	$ 878,873 20

SCHEDULE B.

Held by the Company.

Cities—		
Edmonton, 1927, 4½ p.c.	$ 20,330 07	$ 18,906 96
Halifax Permanent stock, 5 p.c.	15,000 00	14,550 00
Towns—		
Acton, 1917, 4½ p.c.	1,000 00	980 00
Acton, 1922, 4½ p.c.	16,000 00	15,040 00
Village—		
Kingsville, 1923, 5 p.c.	7,820 21	7,585 60
Total held by Company	$ 60,150 28	$ 57,062 56
Total par and market values	$1,024,376 95	$ 935,935 76

(*For General Business Statement, see Appendix.*)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1915.

President—D. H. McDonald.

Vice-President—A. J. Adamson.

Secretary—Geo. C. Johnson.

Principal Office—Winnipeg, Man.

Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909.

CAPITAL.

Amount of joint stock capital authorized	$ 2,000 000 00
Amount subscribed	687,900 00
Amount paid thereon in cash	203,159 30

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, first liens	$	183,453 47
" " " second liens (partially secured by 1st mortgage)		8,985 82
Book value of bonds and debs. *(For details, see Schedule A)*		75,773 73
Book value of stock *(For details, see Schedule B)*		11,178 00
Cash at head office		2,014 87
Cash in Imperial Bank of Canada, Winnipeg		30,821 93
Underwriters' deposit		100 00
Total ledger assets	$	312,327 82
Deduct market value of bonds, debentures and stock under book value		10,811 76
	$	301,516 06

OTHER ASSETS.

Interest due, $7,428.71; accrued, $4,810.93	12,239 64
Agents' balances and premiums uncollected, $38,407.55, less $4,352.52 written off, ($6,265.72 on business prior to Oct. 1, 1915)	34,055 03
Plans, $5,066.67; furniture and fixtures, $1,451.44	6,518 11
Item in suspense	12 25
Total assets	$ 354,341 09
Deduct assets not admitted	15,000 00
Net admitted assets	$ 339,341 09

LIABILITIES.

Net amount of claims, adjusted and unpaid	$ 6,440 15	
Net amount of claims, unadjusted	6,687 10	
Total net amount of unsettled claims		$ 13,127 25
Reserve of unearned premiums, $71,590.30; carried out at 80 per cent		57,272 24
Taxes due and accrued		2,000 00
Dividends declared and due, but unpaid		98 25
Due and accrued for salaries, rents, etc.		1,887 67
Reinsurance premiums		22,100 36
Deposit of reinsuring company		24,087 03
Total liabilities (not including capital stock)		$ 120,572 80
Excess of assets over liabilities		$ 218,768 29
Capital stock paid in cash		203,159 30
Surplus over liabilities and capital		$ 15,608 99

The North Empire—*Continued.*

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 206,278 41	$ 29 87	
Deduct reinsurances, $47,549.16; return premiums, $47,625.66	95,170 58	4 24	
Net cash received for said premiums	$ 111,107 83	25 63	
Total net cash received for premiums in all countries			$ 111,133 46
Received for interest on investments			9,463 43
Total			$ 120,596 89
Received for calls on capital, $4.68; increased capital, $225			229 68
Total income			$ 120,826 57

EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years	$ 26,623 45	
Deduct savings and salvage, $2,025; and reinsurances, $10,254 85	12,279 85	
Net amount paid for said claims	$ 14,343 60	
Amount paid for claims occurring during the year	$ 73,153 18	
Deduct reinsurances	29,591 44	
Net amount paid for said claims	$ 43,561 74	
Total net amount paid for claims		$ 57,905 34
Commission or brokerage		13,114 02
Paid for salaries' home office officials, $8,051.42; auditors' fees, $250; travelling expenses, $1,179.36; director's fees, $750		10,230 78
Taxes		3,966 41
Dividends paid during the year		22 50
Miscellaneous expenditure, viz.: Maps and plans, $1,144.47; postage, express, telegrams and telephones, $1,161.56; printing and stationery, $1,003.39; investment expenses, $763.50; underwriters' charges, $2,233.51; rents, and office expenses, $1,823.41; furniture and fixtures, $482.83; advertising, $136.65; legal expenses, $302.64		9,051 96
Total expenditure		$ 94,291 01

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 261,705 23
Amount of cash income as above	120,826 57
Total	$ 382,531 80
Amount of expenditure	94,291 01
Balance, net ledger assets, December 31, 1915 ($312,327.82, less $24,087.03, ledger liabilities)	$ 288,240 79

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 46,832 18
Amount of commission thereon, 27½ per cent	14,719 84
Amount of losses recovered from said companies	38,731 84
Reserve of unearned premiums, $25,457.12; carried out at 80 per cent	20,365 70
Amount of losses due and recoverable from such companies	6,822 96
Amount of reinsurance premiums payable to such companies	22,100 56
Amount of cash or other securities held for recovery of losses	24,087 03

The North Empire—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks.	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	10,766,267	220,816 04	38,300	426 69	10,804,567	221,242 73
Taken in 1915, new and renewed	10,967,271	189,030 96	1,750	29 87	10,969,021	189,060 83
Totals	21,733,538	409,847 00	40,050	456 56	21,773,588	410,303 56
Less ceased	9,697,770	216,351 12	40,050	456 56	9,737,820	216,807 68
Gross in force at end of 1915	12,035,768	193,495 88			12,035,768	193,495 88
Less reinsured	3,133,690	53,980 06			3,133,690	53,980 06
Net in force at end of 1915	8,902,078	139,515 82			8,902,078	139,515 82

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
District—			
South Vancouver, 1959, 4½ p.c.	$ 45,000 00	$ 45,000 00	$ 34,650 00
Schools—			
Berrywater, S.D., 1916–19, 5½ p.c.	720 00	720 00	698 40
Brockton, S.D., 1916–19, 7 p.c.	520 00	520 00	520 00
Buffalo View, S.D., 1916–19, 5 p.c.	480 00	480 00	460 80
Clear Creek, S.D., 1916–19, 6 p.c.	400 00	400 00	392 00
Daysville, S.D., 1916–19, 6 p.c.	400 00	400 00	392 00
East Kildonan, S. D., 1922, 6 p.c.	1,000 00	1,000 00	990 00
East Kildonan, S.D., 1923, 6 p.c.	4,000 00	4,000 00	3,960 00
East Kildonan, S.D., 1924, 6 p.c.	5,000 00	5,000 00	4,950 00
Heavyland, S.D., 1916, 6 p.c.	100 00	100 00	99 00
Herzel, S.D., 1916–17, 6 p.c.	200 00	200 00	198 00
Herzel, S.D., 1916–17, 8 p.c.	40 00	40 00	40 40
Kelliher, S.D., 1916–19, 7 p.c.	680 00	680 00	680 00
Kingsland, S.D., 1916–19, 5½ p.c.	800 00	800 00	776 00
Knapton, S.D., 1916–19, 6 p.c.	480 00	480 00	470 40
Lamoyle, S.D., 1916–19, 6 p.c.	340 00	340 00	333 20
McConnell, S.D., 1916–19, 5½ p.c.	480 00	480 00	465 60
Poplar Hill, S.D., 1916–19, 6 p.c.	400 00	400 00	392 00
Prudential, S.D., 1916–19, 6 p.c.	1,000 00	1,000 00	980 00
Riversdale, S.D., 1916–19, 5½ p.c.	460 00	460 00	446 20
Round Valley, S.D., 1916–19, 5½ p.c.	720 00	720 00	698 40
Sudom, S.D., 1916–19, 5½ p.c.	520 00	520 00	504 40
Sunny View, S.D., 1916–19, 5½ p.c.	480 00	480 00	465 60
Tiferas Israel, S.D., 1916, 6 p.c.	100 00	100 00	99 00
Warman, S.D., 1916–19, 6 p.c.	400 00	400 00	392 00
Total on deposit with Receiver General	$ 64,720 00	$ 64,720 00	$ 54,053 40
Other debentures owned by the company, viz:—			
Government—			
Dominion of Canada Internal War Loan, 1925, 5 p.c.	10,000 00	9,750 00	9,750 00
City—			
Winnipeg Hospital, 1936, 4 p.c.	973 33	943 73	807 87
Schools—			
Berrywater, S.D., 1915, 5½ p.c.	180 00	180 00	174 60
Loon Creek, S.D., 1914, 6 p.c.	50 00	50 00	50 00
Sudom, S.D., 1915, 5½ p.c.	130 00	130 00	126 10
Total par, book and market values	$ 76,053 33	$ 75,773 73	$ 64,961 97

SCHEDULE B.

Stock owned by company:—

	Par value.	Book value.	Market value.
3,726 shares Canada West Fire Ins. Co.	$ 11,178 00	$ 11,178 00	$ 11,178 00

THE NORTH WEST FIRE INSURANCE CMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—G. R. CROWE.

Vice-President—D. E. SPRAGUE.

General Manager—T. L. MORRISEY.

Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	250,000 00
Amount paid thereon in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens			$ 164,540 00
Amount of loans as above on which interest has been overdue for one year or more previous to statement		$ 37 590	

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Government—			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. pd.)	$ 25,000 00	$ 2,500 00	$ 2,500 00
Cities—			
St. Boniface, 1932, 5 p.c.	16,000 00	15,092 80	14,720 00
St. Boniface, 1940, 5 p.c.	38,815 09	41,792 10	34,933 58
Winnipeg, 1930, 4 p.c.	2,000 00	1,800 00	1,740 00
Total on deposit with Receiver General	$ 81,815 09	$ 61,184 90	$ 53,893 58

Carried out at book value		61,184 90
Cash at head office		141 81
Cash at Eastern Branch		5,139 09
Cash in Banks, viz.:—		
Royal Bank of Canada (current account)	$ 25,183 44	
Royal Bank of Canada (savings account)	24,947 66	
Total cash in banks		50,131 10
Sinking fund, St. Boniface debs		83 95
Total ledger assets		$ 281,220 85
Deduct market value of bonds under book value		7,291 32
		$ 273,929 53

The North West Fire—*Continued.*

OTHER ASSETS.

Interest due, $3,728.40; accrued, $4,070.66	$ 7,799 06
Agents' balances and premiums uncollected ($2,060.69 on business prior to October 1, 1915)	11,779 08
Bills receivable	115 19
Total assets	$ 293,622 86

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount claims, unadjusted	$ 10,940 00
Reserve of unearned premiums, $104,698.37; carried out at 80 per cent	83,758 70
Taxes due and accrued	1,520 39
Suspense account (unpresented cheque)	2 50
Total liabilities	$ 96,221 59

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $1,746.63; carried out at 80 per cent.	$ 1,397 30
Total liabilities in other countries	$ 1,397 30
Total liabilities in all countries	$ 97,618 89
Excess of assets over liabilities	$ 196,003 97
Capital stock paid in cash	100,000 00
Surplus over liabilites and capital	$ 96,003 97

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 198,722 83	$ 4,162 54	
Deduct reinsurances, $32,805.05; return premiums, $27,118.50	58,848 32	1,075 23	
Net cash received for premiums	$ 139,874 51	$ 3,087 31	
Net cash received for premiums in all countries			$ 142,961 82
Received for interest on investments			12,327 01
Total income			$ 155,288 83

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 5,526 13		
Deduct reinsurances	50 13		
Net amount paid for said claims	$ 5,476 00		
Amount paid for claims occurring during the year	$ 103,833 56	$ 648 61	
Deduct reinsurances	25,216 76		
Net amount paid for said claims	$ 78,616 80	$ 648 61	
Total net amount paid for claims	$ 84,092 80	$ 648 61	
Total net amount paid for claims in all countries			$ 84,741 41
Dividends paid to shareholders at 6 per cent			6,000 00
Commission or brokerage			29,156 89
Salaries: Head Office officials, $8,039.63; directors' fees, $460; auditors' fees, $200; travelling expenses, $455.96			9,155 59
Taxes			4,194 33
Miscellaneous expenditure, viz.: Advertising, $240.36; maps and plans, $78.53; postage, telegrams, telephones and express, $814.03; printing and stationery, $1,069.40; rents, $934.56; Board fees, $1,599.79; light, exchange and miscellaneous, $442.11			5,178 78
Total expenditure			$ 138,427 00

The North West Fire—*Continued.*

SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, December 31, 1914	$ 264,356 52
Amount of cash income	155 288 83
Total	$ 419,645 35
Amount of expenditure	138,427 00
Balance, net ledger assets, December 31, 1915; (\$281,220.85 less suspense account, \$2.50)	$ 281,218 35

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 367 17
Amount of commission thereon	73 43
Amount of claims recovered from said companies	2,032 69

THE NORTH WEST FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	11,772	16,922,514	238,077 97	255	334,758	4,066 22	12,027	17,257,272	242,144 19
Taken in 1915—New	8,113	14,017,431	173,693 84	132	180,365	2,374 18	8,245	14,197,796	176,068 02
Renewed	777	1,223,451	20,952 94	138	184,600	2,199 79	915	1,408,051	23,152 73
Totals	20,662	32,163,396	432,724 75	525	699,723	8,640 19	21,187	32,863,119	441,364 94
Less ceased	7,850	13,394,686	187,159 56	266	353,845	4,260 34	8,116	13,748,531	191,419 90
Gross in force at end of 1915	12,812	18,768,710	245,565 19	259	345,878	4,379 85	13,071	19,114,588	249,945 04
Less reinsured	.....	3,138,950	41,588 32	.....	68,482	886 58	.....	3,207,432	42,474 90
Net in force at end of 1915	12,812	15,629,760	203,976 87	259	277,396	3,493 27	13,071	15,907,156	207,470 14

THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HENRY CHARLES HAMBRO.

General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Manager for Canada—R. W. TYRE.

Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£3,000,000 00	$14,600,000 00
Amount paid thereon in cash	300,000 00	1,460,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 629,510 32

Other Assets in Canada.

Cash on hand: Montreal, $16,347.10; Winnipeg, $5.82		16,352 92
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 23,073 57	
Bank of British North America, Montreal	24,742 88	
Union Bank of Canada, Montreal	20,567 95	
Union Bank of Canada, Winnipeg	14,474 85	
Bank of British North America, Victoria	432 03	
Total cash in banks		83,391 28
Agents' balances and premiums uncollected ($4,891.66 was on business prior to Oct. 1, 1915)		75,153 47
Office furniture, $4,000; and plans $6,000		10,000 00
Total assets in Canada		$ 814,407 99

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 32,506 71	
Net amount of claims, unadjusted	36,454 71	
Total net amount of unsettled claims		$ 68,961 42
Reserve of unearned premiums, $563,291.61; carried out at 80 per cent		450,633 29
Taxes due and accrued		10,277 53
Due for miscellaneous expenses		2,398 47
Reinsurance premiums, due		583 05
Total liabilities in Canada		$ 532,853 76

INCOME IN CANADA.

Gross cash received for premiums	$ 883,245 76	
Deduct reinsurance, $8,438.81; return premiums, $104,796.76	113,235 57	
Net cash received for premiums		$ 770,010 19
Interest on bank deposits		805 36
Total income in Canada		$ 770,815 55

THE NORTHERN—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 47,610 44	
Deduct reinsurances	3,714 28	
Net amount paid for said claims	$ 43,896 16	
Amount paid for claims occurring during the year	$ 346,673 95	
Deduct savings and salvage, $2,391.52; reinsurances, $2,321.72	4,713 24	
Net amount paid for said claims	$ 341,960 71	
Total net amount paid for claims		$ 385,856 87
Commission or brokerage		142,237 80
Salaries, $39,151.23; auditors' fees, $600; travelling expenses, $3,818.78		43,570 01
Taxes		12,792 71
War taxes		5,659 13
Miscellaneous expenditure, viz.: Maps and plans, $1,904.39; postage, telegrams, telephones and express, $4,255.97; underwriters' associations, $8,666.80; rent, $4,507.50; stationery and printing, $7,080.76; advertising, $1,433.57; office furniture and fixtures, $556.25; exchange, $354.53; sundry payments, $719.22; cleaning and lighting, $884.66; newspapers and books, $133.45; legal expenses, $116.50		30,613 60
Total expenditure in Canada		$ 620,730 12

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	40,322	$ 86,938,442	$ 1,100,744 57
Taken during the year, new and renewed	21,209	68,448,611	875,839 03
Total	61,531	$155,387,053	$ 1,976,583 60
Deduct terminated	26,156	64,678,227	854,378 60
Gross in force at end of year	35,375	$ 90,708,826	$ 1,122,205 00
Deduct reinsured		943,051	9,871 11
Net in force at December 31, 1915	35,375	$ 89,765,775	$ 1,112,333 89

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Government—		
Canada Stock, 1930/1950, 3½ p.c.	$ 65,213 33	$ 54,779 20
British War Loan Scrip, 1925/1945, 4½ p.c.	24,333 33	23,603 33
Cities—		
Toronto, 1919, 5 p.c.	34,553 33	34,207 79
Toronto, 1929, 3½ p.c.	146,000 00	119,720 00
Winnipeg, 1941, 3½ p.c.	30,000 00	22,200 00
Winnipeg, 1925, 4 p.c.	25,000 00	22,500 00
Vancouver, 1927, 6 p.c.	24,333 33	25,063 33
North Vancouver, 1931, 4½ p.c.	24,333 33	20,440 00
Port Arthur, 1928, 5 p.c.	7,000 00	6,510 00
Port Arthur, 1929, 5 p.c.	2,000 00	1,860 00
Port Arthur, 1937, 5 p.c.	25,000 00	22,750 00
Port Arthur, 1938, 5 p.c.	1,000 00	910 00
Vancouver, 1923, 4½ p.c.	48,666 67	45,260 00
Quebec, 1963, 4½ p.c.	48,666 67	41,853 34
Ottawa, 1932, 4½ p.c.	24,333 33	22,386 66
Ottawa, 1943, 4½ p.c.	24,333 34	21,656 67
Calgary, 1932, 4½ p.c.	24,333 33	21,170 00
Railway—		
Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c.	170,333 33	122,640 00
Total on deposit with Receiver General	$ 749,433 32	$ 629,510 32

(For General Business Statement, see Appendix.)

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. M. PATTON.

Secretary—J. HUEBL.

Principal Office—Milwaukee, Wis.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto, Ont.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

Cities—	Par value.	Market value.	
Toronto, 1948, 4 p.c.	$ 31,146 67	$ 25,228 80	
Victoria, 1936, 4 p.c.	54,506 67	43,605 33	
Schools—			
Calgary, P., 1950, 4½ p.c.	17,000 00	13,770 00	
Calgary, P., 1951, 4½ p.c.	16,000 00	12,960 00	
Calgary, P., 1952, 4½ p.c.	2,000 00	1,620 00	
Total on deposit with Receiver General	$ 120,653 34	$ 97,184 13	
Carried out at market value			$ 97,184 1

Other Assets in Canada.

Cash at head office			23 54
Cash in Bank of Toronto, Toronto			4,437 38
Interest accrued			2,412 42
Agents balances and premiums uncollected, viz.:—			
Fire ($8,237.51 on business prior to Oct. 1, 1915)	$ 22,912 66		
Hail (on business prior to Oct. 1, 1915)	3,164 27		
Total			26,076 93
Total assets in Canada			$ 130,134 40

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 506 46		
Net amount of fire claims, unadjusted	2,875 00		
Net amount of hail claims, adjusted and unpaid	124 75		
Total net amount o funsettled claims			$ 3,506 2
Reserve of unearned premiums, viz.:—			
Fire	$ 103,310 15		
Tornado	1,051 14		
Total, $104,361.29; carried out at 80 per cent.			83,489 03
Taxes due and accrued (estimated)			2,000 00
Salaries, rent, etc., due and accrued			2,000 00
Total liabilities in Canada			$ 90,995 24

NORTHWESTERN NATIONAL—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Hail.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	155,059 65	144,344 46	522 48	
Less reinsurance	−134 65	594 40		
Less return premiums	20,545 73	464 48	47 89	
Total deduction	20,411 08	1,058 88		
Net cash received	134,648 57	143,285 58	474 59	

Net cash received for premiums for all classes of business	$ 278,408 74
Cash received for interest on investments	4,764 41
Total income in Canada	$ 283,173 15

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Hail.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	18,224 72			
Less savings and salvage, $425.12; reinsurances, $919.58	1,344 70			
Net payment for said claims occurring in previous years	16,880 02	691 20		
Paid for claims occurring during the year	63,673 86	89,146 81	45 00	
Less savings and salvage	62 24			
Less reinsurance	1,866 38	910 65		
Total deduction	1,928 62			
Net payment for said claims	61,745 24	88,236 16		
Total net payment for claims	78,625 26	88,927 36	45 00	

Total net payments for claims for all classes of business	$ 167,597 62
Commission and brokerage, Fire, $27,817.32; Other, $47,967.10	75,784 42
Taxes	6,559 89
Salaries, fees and travelling expenses, Fire: Salaries of general and special agents, $5,000; travelling expenses, officials, $229.63, agents, $270.60	5,500 23
Miscellaneous Expenditure, Fire, viz.:—maps and plans, $122.82; telegrams, telephones and express, $801.06; printing and stationery, $622.82; underwriters' boards, associations, etc., $304.36; miscellaneous agency expenses, $11,068.04	12,919 10
Total expenditure in Canada	$ 268,361 26

NORTHWESTERN NATIONAL—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Hail.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914.	17,069,330	197,663 24			865,570	4,363 13
Taken in 1915—new and renewed.	13,129,420	157,361 99	2,192,254	140,508 72	106,850	522 48
Totals	30,198,750	355,025 23			972,420	4,885 61
Less ceased	12,044,094	144,185 55	2,192,254	140,508 72	209,660	1,018 38
Gross in force at end of 1915	18,154,656	210,839 68			762,760	3,867 23
Less reinsured	719,393	7,994 54				
Net in force at end of 1915	17,435,263	202,845 14			762,760	3,867 23

Summary of net in force at end of 1915: amount, $18,198,023, premiums, $206,712.37

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 178,000 00
Mortgage loans on real estate, first liens	1,528 100 00
Book value of bonds	5,093,636 51
Cash on hand, in trust companies and in banks	393,563 16
Agents' balances and bills receivable	409,051 56
Total ledger assets	$ 7,602,351 23

NON-LEDGER ASSETS.

Interest accrued	47,795 17
Reinsurance recoverable on losses paid	393 79
Gross assets	$ 7,650,540 19
Deduct assets not admitted	521,594 49
Total admitted assets	$ 7,128,945 70

LIABILITIES.

Net amount of unpaid claims	$ 193,606 81
Total amount of unearned premiums	3,328,377 01
Conflagration reserve	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,472 08
Taxes due or accrued (estimated)	116,600 00
Commissions, brokerage and other charges due or accrued	26,408 88
Total liabilities except capital stock	$ 4,168,464 78
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,960,480 92
Total liabilities	$ 7,128,945 70

NORTHWESTERN NATIONAL—*Concluded.*

INCOME.

Net cash received for premiums	$ 2,944,872 74
Interest and dividends	278,210 24
Rents	10,000 00
Agents' balances previously charged off	108 78
Profit on sale or maturity of bonds	6,745 56
Total income	$ 3,239,937 32

DISBURSEMENTS.

Net amount paid for claims	$ 1,407,974 77
Expenses of adjustment and settlement of claims	43,638 84
Paid stockholders for interest and dividends	150,000 00
Commissions or brokerage	693,444 58
Allowances to local agencies for miscellaneous agency expenses	7,328 98
Salaries, $97,912.29; and expenses, $185,871.84; of special and general agents	283,784 13
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	109,971 44
Rents	10,000 00
Underwriters' boards and tariff associations	15,838 64
Fire department, fire patrol and salvage assessments, fees, taxes and expenses	17,210 87
Inspections and surveys	315 00
Taxes on real estate	4,899 72
State taxes on premiums; Insurance Department licenses and fees	98,556 98
All other licenses, fees and taxes	11,374 34
Agents' balances charged off	894 16
Gross loss on sale or maturity of bonds	128 33
All other disbursements	75,960 61
Total disbursements	$ 2,931,321 39

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$359,283,930 00
Premiums thereon	3,608,248 63
Amount of risks terminated during the year	336,708,175 00
Premiums thereon	3,438,426 86
Net amount in force at December 31, 1915	746,828,380 00
Premiums thereon	6,512,836 92

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Major F. ASTLEY CUBITT.

General Manager and Secretary—JOHN LARGE.

Principal Office—Norwich, Eng.

Chief Agent in Canada—JOHN B. LAIDLAW.

Head Office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,100 000	$5,333,333 33
Amount of capital paid thereon in cash	132,000	642,400 00
Debenture Stock (Norwich and London)	580,000	2,822,666 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 700,756 06

Other Assets in Canada.

Value of real estate held by the company, 12-14 Wellington St. E., Toronto						80,000 00
Cash on hand						13,033 24
Cash in banks, viz.:—						
Molsons Bank, Toronto (current account): fire, $3,526.37; other, $1,007.37					$ 4,533 74	
Molsons Bank, Toronto (special account)					56,248 06	
Molsons Bank, Montreal (current account)					750 00	
Molsons Bank, Montreal (special account)					10,503 21	
Imperial Bank, Toronto (special account)					50,038 19	
Imperial Bank, Toronto (current account)					8,530 74	
Total cash in banks						130,603 94
Agents' balances and premiums uncollected, viz.:—						
Fire	($10,131.84 on business prior to Oct. 1, 1915)				$ 112,994 52	
Accident	(493.44	"	"	1, 1915)	2,029 09	
Automobile (including Fire risk)					566 29	
Automobile (excluding Fire risk)	(116.23	"	"	1, 1915)	1,005 46	
Employers' liability	(1,135.26	"	"	1, 1915)	3,051 32	
Plate glass	(154.65	"	"	1, 1915)	831 25	
Sickness	(252.87	"	"	1, 1915)	1,216 74	
Total						121,694 67
Plans						5,000 00
Glass Underwriters' Association of Canada deposit						100 00
Due from reinsuring Companies (fire claims)						862 07
" " (auto and sickness claims)						105 02
Total assets in Canada						$ 1,052,155 00

The Norwich Union Fire—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($500 accrued in previous years)	$ 43,701 42	
Net amount of accident claims, unadjusted	312 50	
Net amount of automobile (including fire risk) claims, unadjusted	115 00	
Net amount of plate glass claims, unadjusted	251 50	
Net amount of sickness claims, unadjusted ($500 accrued in previous years)	1,015 00	
Net amount of employers' liability claims, unadjusted ($1,000 accrued in previous years)	4,812 50	
Total net amount of unsettled claims		$ 50,207 92
Reserve of unearned premiums, viz.:—		
Fire	$ 603,068 00	
Accident	5,728 38	
Automobile (including Fire risk)	4,231 47	
Automobile (excluding Fire risk)	1,888 16	
Employers' liability	8,183 20	
Sickness	3,726 54	
Plate glass	3,016 10	
Total, $629,841.85; carried out at 80 per cent.		503,873 48
Taxes due and accrued		9,000 00
Reinsurance premiums due		697 20
Due and accrued for salaries, rents, etc		308 12
Total liabilities in Canada		$ 564,086 72

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile (including Fire risk.)	Automobile (excluding Fire risk).
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	834,457 18	19,413 91	22,892 01	11,296 42	6,764 14	9,109 75	6,682 50
Less reinsurance	7,712 23	715 30	2,232 74	176 00	185 08	952 15	2,694 12
Less return premiums	91,345 12	8,212 61	7,170 81	4,580 37	2,174 59		1,502 77
Total deduction	99,057 35	8,927 91	9,403 55	4,756 37	2,359 67		4,196 89
Net cash received	735,399 83	10,486 00	13,488 46	6,540 05	4,404 47	8,157 60	2,485 61

Net cash received for premiums for all classes of business		$ 780,962 02
Cash received for interest on investments		33,241 09
Cash received for rents		2,238 63
Endorsement fees		90 02
Total income in Canada		$ 816,531 76

The Norwich Union Fire—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile (including Fire risk.)	Automobile. (excluding Fire risk.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.		$ cts.
Amount paid for claims occurring in previous years	34,386 75						
Deduct savings, and salvage $67.83; and reinsurances, $1.24	69 06						
Net payment for claims occurring in previous years	34,317 69	213 74	7,200 72	742 33	159 70		
Paid for claims occurring during the year	357,055 52	2,832 74	6,372 19	3,135 32	1,498 47	2,463 11	392 31
Less savings and salvage	270 70						
Less reinsurance	96 61	7 40	1,294 21	48 75	110 18		84 65
Total deduction	367 31						
Net pay. for said claims	356,688 21	2,825 34	5,077 98	3,086 57	1,388 29		
Total net pay. for claims	391,005 90	3,039 08	12,278 70	3,828 90	1,547 99	2,463 11	307 66

Total net payments for claims for all classes of business	$	414,471 34
Commission and brokerage: Fire, $145,027.99; Other, $9,043.22		154,071 21
Taxes: Fire, $19,064.41; Other, $640.82		19,705 23
Salaries, fees and travelling expenses: Fire; Salaries, Head office, $52,366.16; fees—directors, $1,000; auditors, $650; travelling expenses, officials, $4,581.83		58,597 99
Miscellaneous expenditure: Fire; Advertising, $2,925.76; furniture and fixtures, $253.90; legal expenses, $159.72; maps and plans, $2,841.29; postage, telegrams, telephones and express, $6,559.79; printing and stationery, $8,129.80; rents, $4,000; underwriters' boards, associations, etc., $8,699.90; sundry charges, $5,467.28		39,037 44
Salaries, fees and travelling expenses: Other; Salaries—head office, $9,239.07; general and special agents, $500; travelling expenses, officials, $1,705.55		11,444 62
Miscellaneous expenditure: Other; Advertising, $279.05; furniture and fixtures, $120.30; inspections and surveys, $165.24; postage, telegrams, telephones and express, $475.24; printing and stationery, $1,330.29; underwriters' boards, associations, etc., $232.83; sundry charges, $158.48		2,761 43
Total expenditure in Canada	$	700,089 26

THE NORWICH UNION FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.					
	Fire.		Accident.		Employers' Liability.	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	98,933,107	1,177,105 25	1,904,500	11,632 73	2,049,166	17,627 63
Taken in 1915—New	48,923,411	579,048 59	1,623,966	9,112 84	1,195,000	15,610 57
Renewed	23,512,496	292,755 23	1,949,500	11,087 25	1,176,666	7,857 26
Totals	171,369,014	2,048,909 07	5,477,966	31,832 82	4,420,832	41,095 46
Less ceased	70,345,412	862,315 63	3,518,666	19,797 75	2,723,328	22,509 57
Gross in force at end of 1915	101,023,602	1,186,593 44	1,959,300	12,035 07	1,697,504	18,585 89
Less reinsured	935,334	9,623 77	114,000	578 30	38,332	2,219 48
Net in force at end of 1915	100,088,268	1,176,969 67	1,845,300	11,456 77	1,659,172	16,366 41

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	Class of Business.					
	Sickness.	Plate Glass.	Automobile (Including Fire risk.)		Automobile. (excluding Fire risk.)	
	Premiums.	Premiums.			Amount.	Premiums.
	$ cts.	$ cts.			$	$ cts.
Gross in force at end of 1914	6,620 66	4,356 45				
Taken in 1915—New	5,632 01	5,179 06	517,722	9,676 04	1,525,000	8,023 11
Renewed	6,267 01	2,072 83				
Totals	18,519 68	11,608 34				
Less ceased	10,929 59	5,530 68	141,475	1,213 10	315,000	1,552 67
Gross in force at end of 1915	7,590 09	6,077 66	376,247	8,462 94	1,210,000	6,470 44
Less reinsured	137 00	104 35			560,000	2,694 12
Net in force at end of 1915	7,453 09	5,973 31	376,247	8,462 94	650,000	3,776 32

Summary of net in force at end of 1915: Amount, $104,618,987; Premiums, $1,230,458.51.

The Norwich Union Fire—*Concluded.*

Schedule A.

Bonds and debs. on deposit with the Receiver General:—*Concluded.*

	Par value.	Market value.
Governments—		
Canada inscribed stock, 1938, 3 p.c.	$ 26,766,67	$ 20,342 67
Canada inscribed stock, 1930/1950, 3½ p.c.	97,333 33	81,760 00
Canada Reg'td stock, 1940/1960, 4 p.c.	73,000 00	64,970 00
Prov. of New Brunswick, 1938, 3 p.c.	29,200 00	21,316 00
Prov. of Ontario, 1939, 4 p.c.	10,000 00	8,600 00
Prov. of Ontario, 1941, 4 p.c.	20,000 00	17,000 00
Cities—		
Calgary, 1933, 4½ p. c.	30,000 00	26,100 00
Edmonton, 1924, 4½ p. c.	9,800 00	8,918 00
London, 1921, 4 p.c.	15,000 00	13,950 00
London, 1916, 4½ p.c.	6,000 00	6,000 00
Montreal permanent debenture stock, 3 p.c.	24,333 33	14,600 00
Montreal, 1942, 3½ p.c	34,066 66	25,550 00
Montreal stg. stock, 1932, 4 p.c.	14,600 00	12,556 00
Ottawa, 1931, 4 p.c.	44,286 67	38,529 40
Quebec stock, 1962, 3½ p.c.	38,933 33	27,253 33
Toronto, 1929, 3½ p.c.	90,033 33	73,827 33
Toronto, 1944, 3½ p.c.	38,933 33	28,810 66
Toronto, 1948, 4 p.c.	29,200 00	23,652 00
Vancouver, 1944, 4 p.c.	16,000 00	12,160 00
Vancouver, 1946, 4 p.c.	20,000 00	15,200 00
Victoria, 1936, 4 p.c.	19,466 67	15,573 34
Victoria, 1961, 4 p.c.	9,733 33	7,105 33
Winnipeg, 1938, 3½ p.c.	6,000 00	4,560 00
Winnipeg, 1922, 4 p.c	8,000 00	7,280 00
Winnipeg, 1925, 4 p.c.	20,000 00	18,000 00
District—		
South Vancouver, 1959, 5 p.c.	10,000 00	8,500 00
Railway—		
Can. Nor. Ry. Cons. 1st Mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	58,400 00	51,392 00
Miscellaneous—		
Can. Perm. Mortgage Corporation, 1919, 4½ p.c.	25,000 00	25,000 00
Toronto Harbour Commrs. (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,250 00
Total on deposit with Receiver General.	$ 849,086 65	$ 700,756 06

(*For General Business Statement*, see *Appendix.*)

THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—RANDALL DAVIDSON.

Vice-President and Secretary—C. A. RICHARDSON.

Principal Office—Winnipeg, Man.

Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$	500,000 00
Amount paid thereon in cash		174,762 70

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, first liens	$	155,028 72
Mortgage charges		167 17

Bond and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.	
Governments.				
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. pd.)	$ 25,000 00	$ 2,500 00	$ 2,500 00	
*Province of Manitoba, 1920, 5 p.c.	10,000 00	10,000 00	9,900 00	
*Province of Manitoba (Telephone and Telegraph Systems), 1947, 4 p.c.	55,000 00	55,000 00	45,100 00	
District—				
*Greater Winnipeg Water Dist., 1920, 5 p.c.	40,000 00	39,227 39	39,200 00	
School—				
Huntley, Alta., 1916–1919, 5½ p.c.	600 00	600 00	570 00	
Waldron, Alta., 1916–1920, 5 p.c.	1,250 00	1,250 00	1,187 50	
Flying Arrow, Sask., 1916–1919, 5½ p.c.	600 00	600 00	582 00	
Echo, Sask., 1916–1919, 5½ p.c.	400 00	400 00	388 00	
Miscellaneous—				
Canada Permanent Mortgage Coporation 1920, 4¾ p.c.	15,000 00	15,000 00	15,000 00	
Total par, book and market values	$ 147,850 00	$ 124,577 39	$ 114,427 50	
Carried out at book value				124,577 39
Cash in banks, viz.:—				
Royal Bank of Canada, Winnipeg (current account)			$ 10,791 48	
Royal Bank of Canada, Winnipeg (investment account)			54,845 58	
Royal Bank of Canada, Montreal (current account)			5,540 10	
Total cash in banks				71,177 16
Advances to inspectors				34 20
Total ledger assets				$ 350,984 64
Deduct market value of bonds under book value				10,149 89
				$ 340,834 75

*On deposit with Receiver General.

The Occidental Fire—*Continued.*

OTHER ASSETS.

Interest due, $1,706.71; accrued, $5,589.97		$ 7,296 68
Agents' balances and premiums uncollected ($2,144.78 on business prior to October 1, 1915)		31,510 31
Office furniture, $1,152.64; maps and plans, $4,225 09		5,377 73
Reinsurance losses due		7 53
Total assets		$ 385,027 00

LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims adjusted and unpaid	$ 8,262 75	
Net amount of claims, resisted in suit	1,500 00	
Total net amount of unsettled claims		$ 9,762 75
Reserve of unearned premiums, $95,017.69; carried out at 80 per cent		76,014 18
Held in trust for unlicensed reinsuring companies		19,858 59
Dividends declared and due, remaining unpaid		10 00
Taxes due and accrued		1,000 00
Due for reinsurance premiums		680 67
Commission accrued		3,724 80
Proportion of expenses due to North British and Mercantile Ins. Co.		1,132 36
Total liabilities in Canada		$ 112,183 35

(2) Liabilities in other countries.

Reserve of unearned premiums, $2,809.04; carried out at 80 per cent		$ 2,247 23
Total liabilities in other countries		$ 2,247 23
Total liabilities (excepting capital stock) in all countries		$ 114,430 58
Excess of assets over liabilities		$ 270,596 42
Capital stock paid in cash		174,762 70
Surplus over liabilities and capital		$ 95,833 72

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 181,382 58	$ 5,225 17	
Deduct reinsurances, $32,900.11; return premiums, $36,644.76	68,884 16	660 71	
Net cash received for said premiums	$ 112,498 42	$ 4,564 46	
Total net cash received for premiums in all countries			$ 117,062 88
Received for interest on investments			17,411 96
Total income			$ 134,474 84

EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years	$ 18,864 47	.....
Deduct savings and salvage, $5,078.02; reinsurances, $946.18	6,024 20	.....
Net amount paid for said claims	$ 12,840 27	.....
Amount paid for claims occurring during the year	$ 67,040 23	$ 2,066 80
Deduct reinsurances	11,207 61	.....
Net amount paid for said claims	$ 55,832 62	$ 2,066 80
Total net amount paid for claims	$ 68,672 89	$ 2,066 80

THE OCCIDENTAL FIRE—*Concluded.*

EXPENDITURE—*Concluded.*

Total net amount paid for claims in all countries	$	70,739 69
Commission or brokerage		14,774 17
Paid for salaries: H.O. officials, $7,565.09; general and special agents, $2,500; directors' fees, $180; auditors' fees, $332.40; travelling expenses; officials, $1,734.44; agents, $1,960.45		14,272 38
Taxes		3,552 44
Miscellaneous expenditure, viz: Advertising, $438 04; maps and plans, $2,450.18; printing and stationery, $5,355.28; postage, telegrams, telephones and express, $1,350.58; legal expenses, $254.77; boards, tariff associations, etc., $1,114.43; sundries, $2,234.65; rents, $907.57; furniture and fixtures, $340.95		14,446 45
Total expenditure	$	117,785 13

SYNOPSIS OF LEDGER ACCOUNTS.

Net Ledger assets at December 31, 1914		313,303 98
Amount of income as above		134,474 84
Total	$	447,778 82
Amount of expenditure as above		117 785 13
Balance, net ledger assets, at December 31, 1915 ($350,984.64, less deposits $19,858.59 held for reinsuring companies and $1,132.36 other ledger liability)	$	329,993 69

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$	28,128 05
Amount of commission thereon		8,447 28
Amount of losses recovered from said companies		9,693 91
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $16,372.76; carried out at 80 per cent		13,098 20
Amount of losses due and recoverable		2,885 65
Amount of cash or other securities held as security for recovery of claims, etc		19,858 59

SUMMARY OF RISKS AND PREMIUMS.

Risks.	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts		$	$ cts.		$	$ cts.
Gross in force at end of 1914	7,605	10,548,757	213,654 26	788	744,305	8,471 16	8,393	11,293,062	222,125 42
Taken in 1915, new and renewed	5,766	9,915,169	192,162 76	612	584,875	6,194 63	6,378	10,500,044	198,357 39
Totals	13,371	20,463,926	405,817 02	1,400	1,329,180	14,665 79	14,771	21,793,106	420,482 81
Less ceased	5,015	8,476,828	181,974 56	785	749,655	8,543 11	5,800	9,226,483	190,517 67
Gross in force at end of 1915	8,356	11,987,098	223,842 46	615	579,525	6,122 68	8,971	12,566,623	229,965 14
Less reinsured		1,522,694	38,076 15		59,255	494 59		1,581,949	38,570 74
Net in force at end of 1915	8,356	10,464,404	185,766 31	615	520,270	5,628 09	8,971	10,984,674	191,394 40

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—E. R. OWEN.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed	3,107,000 00
Amount paid in cash	861,540 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)	$ 592,659 79

Other Assets in Canada.

Value of real estate		6,605 59
Cash at head office		50 00
Cash in banks, viz:—		
Bank of Montreal, Toronto	$ 102,060 90	
Bank of Montreal, Calgary	50 00	
Bank of Montreal, Montreal	50 00	
Bank of Montreal, Regina	50 00	
Bank of Montreal, Vancouver	500 00	
Royal Bank of Canada	27,301 25	
Total cash in banks		130,012 15
Deposit with Underwriters' Association		100 00
Expenses advanced		849 41
Agents' balances and premiums uncollected, viz:		
Fire	$ 10,259 81	
Accident	31,556 34	
Automobile (excluding Fire risk)	9,033 31	
Plate glass	5,970 18	
Sickness	13,079 98	
Employers' liability	37,183 24	
Guarantee	4,979 14	
Total	$ 112,062 00	
Less reserve for commission	24,653 00	
Net amount of agents' balances and premiums uncollected (including $10,864 06 on business prior to Oct. 1, 1915)		87,409 00
Total assets in Canada		$ 817,685 94

The Ocean Accident and Guarantee—*Continued.*

LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted	$ 25 00	
Accident, unadjusted	12,780 00	
Accident, resisted in suit (accrued in previous years)	5,000 00	
Automobile, (excluding Fire risk) unadjusted ($4,700 accrued in previous years)	11,100 00	
Plate glass, unadjusted	195 00	
Sickness, unadjusted	4,215 00	
Employers' liability, unadjusted ($28,900 accrued in previous years)	111,739 86	
Guarantee, unadjusted	3,670 00	
Total net amount of unsettled claims		$ 148,724 86
Reserve of unearned premiums—		
Fire	$ 30,250 18	
Accident	79,432 31	
Automobile (excluding Fire Risks)	22,583 27	
Plate glass	32,797 80	
Sickness	33,186 90	
Employers' liability	53,797 76	
Guarantee	11,912 78	
Total net reserve of unearned premiums, $263,961; carried out at 80 per cent		211,168 80
Due and accrued for taxes (estimated)		6,000 00
Reinsurance premiums due		570 95
Total liabilities in Canada		$ 366,464 61

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.	Plate Glass.	Automobile (Excluding Fire risk).
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	43,740,07	178,794 85	256,510 38	73,724 08	28,243 79	34,361 51	49,182 28
Less reinsurances	568 73	7,221 74	100 00	2,469 13	3,374 72	149 68	
Net cash received	43,171,34	171,573 11	256,410 38	71,254 95	24,869 07	34,211 83	49,182 28

Net cash received for premiums for all classes of business	$	650,672 96
Cash received for interest on investments		4,157 94
Cash received for rents		355 77
Total income in Canada	$	655,186 67

The Ocean Accident and Guarantee—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.							
	Fire.	Accident.	Employers Liability.	Sickness.	Guarantee.	Plate Glass.	Automobile (Excluding Fire Risk).	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Net payment for claims occurring in previous years		22,552 96	83,327 76	8,173 31	2,811 72	761 09	1,649 41	
P'd for claims occurring during the year	10,529 66	97,629 50	62,934 83	17,633 07	2,041 65	10,394 52	8,495 55	
Less reinsurances	1,146 19	8,214 08		1,072 85				
Net payment for said claims		89,415 42		16,560 22				
Total net payment for claims	9,383 47	111,968 38	146,262 59	24,733 53	4,853 37	11,155 61	10,054 96	
Total net payments for claims for all classes of business								$ 318,411 91
Commission or brokerage								153,606 65
Taxes								16,389 29
Salaries, fees and travelling expenses: Salaries, h. o. officials, $48,572 32, salaries, branches, $39,304.30; directors' fees, $850; travelling expenses, officials $1,201.96								89,928 58
Miscellaneous expenditure, viz.:—Advertising, $1,623.72; furniture and fixtures, $2,727.98; inspections and surveys, $3,435.80; legal expenses, $3,057.66; maps and plans, $2,024.05; postage, telegrams, telephones and express, $3,450.19; printing and stationery, $10,395.91; rents, $3,864.27; underwriters' boards, associations, etc., $841.72; general expenses, $6,731.76; bad debts, $521.80								38,674 86
Total expenditure in Canada								$ 617,011 29

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.					
	Fire.		Accident.		Employers' Liability	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914			29,327,290	180,837 59	22,934,429	302,061 49
Taken in 1915—						
New	3,918,715	53,999 88	2,442,200	30,762 01	4,638 333	198,676 24
Renewed			23,596,750	135,324 35	5,000	22 50
Totals			55,366,240	346,923 95	27,577,762	500,760 23
Less ceased			29,327,290	180,837 59	22,454,430	395,685 99
Gross in force at end of 1915			26,038,950	166,086 36	5,123 332	105,074 24
Less reinsured	48,333	568 73	1,287 695	7,221 74	10,000	100 00
Net in force at end of 1915	3,870,382	53,431 15	24,751 255	158,864 62	5,113,332	104,974 24

The Ocean Accident and Guarantee—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	Class of Business.					
	Automobile. (excluding Fire Risk.)		Sickness.	Guarantee.		Plate Glass.
	Amount.	Premiums.	Premiums.	Amount.	Premiums.	Premiums.
	$ cts.	$ cts.	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1914			73,055 46	6,574,541	26,379 56	64,947 09
Taken in 1915—						
New	8,647 500	45,166 54	10,697 13	6,011,146	26,206 02	24,181 54
Renewed			58,145 81			7,241 12
Totals			141,898 40	12,585,687	52,585 58	96,369 75
Less ceased			73,055 46	6,503,481	25,140 99	32,211 43
Gross in force at end of 1915			68,842 94	6,082,206	27,444 59	64,158 32
Less reinsured			2,469 13	947,802	3,766 63	149 68
Net in force at end of 1915	8,647 500	45,166 54	66,373 81	5,134,404	23,677 96	64,008 64

Summary of net in force at end of 1915: Premiums $516,496.96.

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:

	Par value.	Market value.
Governments—		
Canada stock, 1930, 1950, 3½ p.c	$ 4,866 66	$ 4,088 00
Prov. of Ontario, 1946, 3½ p.c	53,533 34	41,756 00
" Quebec inscribed, 1937, 3 p.c	102,200 00	74,606 00
" " 1928, 4 p.c	12,166 67	10,950 00
British War Loan, 1925/1945, 4½ p.c	241,711 11	234,459 78
Guaranteed Stock (Irish Land Act), 1933 or later, 2¾ p.c	48,666 67	31,633 34
New South Wales, 1935, 3 p.c	36,500 00	28,470 00
Cities—		
Montreal (St. Henri), 1950, 4 p.c	20,000 00	16,000 00
Toronto, 1919, 4 p.c	48,666 67	46,720 00
Westmount, 1934, 4 p.c	25,000 00	21,000 00
Winnipeg, 1936, 4 p.c	24,333 33	20,196 66
" 1940, 4 p.c	24,333 34	19,953 34
Railways—		
C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by Prov. of Man.), 1930, 4 p.c	34,066 67	29,978 67
C.N.R. (Ont. Div.), gt'd by Prov. of Man.), 1930, 4 p.c	14,600 00	12,848 00
Total on deposit with Receiver General	$ 690,644 46	$ 592,659 79

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—D. H. WILSON, M.D.
Vice-Presidents—W. H. MALKIN and J. B. MATHERS.
Managing Director—T. W. GREER.
Secretary—F. H. GODFREY.
Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the Statutes of 1907-08. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	831,600 00
Amount paid in cash	586,431 87

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate (less encumbrances)		$ 158,321 12
Amount secured by way of loans on real estate, first liens		289,396 06
The same, second liens		3,882 00
Book value of bonds and debs. (*For details, see Schedule A*)		389,220 02
Book value of stocks (*For details, see Schedule B*)		28,470 00
Cash at head office		7,923 16
Cash in banks, viz.:—		
Royal Bank of Canada (Savings Account)	$ 66,219 91	
Royal Bank of Canada (Current Account)	544 10	
Total	$ 66,764 01	
Less cheques (B.C. Permanent Loan Co.) account closed out	55 48	
Net cash in banks		66,708 53
Total ledger assets		$ 943,920 89
Deduct market value of bonds, debs. and stocks under book value		6,117 82
		$ 937,803 07

OTHER ASSETS.

Interest due, $37,884.63; accrued, $6,141.56	44,026 19
Agents' balances and premiums uncollected ($2,535.47 on business prior to Oct. 1, 1915)	16,489 48
Office furniture and fixtures, $1,305.50; maps and plans, $5,312.77	6,618 27
Due for reinsurance losses	3,684 19
Total assets	$ 1,008,621 20

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 1,692 80
Reserve of unearned premiums, $80,850.17, carried out at 80 per cent	64,680 13
Dividends declared and due, remaining unpaid	833 00
Taxes due and accrued	1,410 44
Reinsurance premiums due	11,357 18
Reinsuring companies' deposit accounts	42,458 04
Total liabilities in Canada	$ 122,431 59

THE PACIFIC COAST—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $5,919.71; carried out at 80 per cent	$ 4,735 77
Total liabilities in other countries	$ 4,735 77
Total liabilities in all countries, except capital stock	$ 127,167 36
Excess of assets over liabilities	$ 881,453 84
Capital stock paid in cash	586,431 87
Surplus over liabilities and capital (including $100,000 conflagration fund)	$ 295,021 97

INCOME.

	In Canada.	In Other Countries.	
Gross cash received for premiums	$ 150,747 42	$ 36,085 06	
Deduct reinsurances, $44,252.34; return premiums, $32,048.10	71,107 56	5,192 88	
Net cash received for premiums	$ 79,639 86	$ 30,892 18	
Total net cash received for premiums in all countries			$ 110,532 04
Received for interest on investments and dividends on stocks			51,115 96
Endorsement fees			26 00
Premium on Treasury Stock			10,446 95
Total			$ 172,120 95
Received for calls on capital and increased capital in instalment			9,055 87
Total income			$ 181,176 82

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 8,837 20	.....	
Deduct savings and salvage, $460.66; reinsurances, $2,892.41	3,333 07	.....	
Net amount paid for said claims	$ 5,484 13	.....	
Amount paid for claims occurring during the year	$ 54,071 84	$ 32,005 87	
Deduct reinsurances	27,078 13	.....	
Net amount paid for said claims	$ 26,993 71	$ 32,005 87	
Total net amount paid for claims	$ 32,477 84	$ 32,005 87	
Total net amount paid for claims in all countries			$ 64,483 71
Amount paid for dividends during the year at 6 per cent			35,608 80
Commission or brokerage			17,917 38
Paid for salaries: Home office officials and staff, $13,939.47; fees: directors, $1,000; auditors, $200; travelling expenses, $940.35			16,079 82
Taxes and licenses			3,748 09
Miscellaneous expenditure, viz.: Adjustment expenses, $905.17; rents, $1,500; maps, plans and office supplies, $538.10; advertising, $870.07; postage, telephone, express, telegrams and exchange, $811.25; furniture and fixtures, $29.60; miscellaneous expenses, $198.12; underwriters' boards, tariff associations, etc., $1,677.67; legal fees, $251.85; printing and stationery, $464.31			7,246 14
Total expenditure			$ 145,083 94

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 865,369 97
Amount of income as above	181,176 82
Total	$ 1,046,546 79
Amount of expenditure as above	145,083 94
Balance, net ledger assets ($943,920.89 less (reinsurance companies' deposits, $42,458.04) at December 31, 1915	$ 901,462 85

The Pacific Coast—*Continued.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 35,476 67
Amount of commission thereon	10,926 28
Amount of losses recovered from said companies	25,417 64
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $35,516.35; carried out at 80 per cent	28,413 08
Amount of losses due and recoverable from such companies	3,721 08
Amount of reinsurance premiums payable to such companies	10,228 32
Amount of cash or other securities held as security for recovery of losses	42,458 04

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force December 31, 1914	18,563,705	271,409 35	2,459,572	9,049 59	21,023,277	280,458 94
Taken during the year, new and renewed	11,801,090	153,501 13	10,137,534	35,186 17	21,938,624	188,687 30
Total	30,364,795	424,910 48	12,597,106	44,235 76	42,961,901	469,146 24
Deduct terminated	13,837,628	184,062 28	9,443,573	32,396 34	23,281,201	216,458 62
Gross in force at end of year	16,527,167	240,848 20	3,153,533	11,839 42	19,680,700	252,687 62
Deduct reinsured	6,130,954	84,404 84	.....	.....	6,130,954	84,404 84
Net in force at December 31, 1915	10,396,213	156,443 36	3,153,533	11,839 42	13,549,746	168,282 78

Schedule A.

Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
Government—			
Dom. of Can. Internal War Loan, 1925, 5 p.c., (10 p.c. of subscription)	$ 3,000 00	$ 3,000 00	$ 3,000 00
City—			
*Edmonton, 1933 to 1941, 4½ p.c.	14,862 93	13,877 30	12,336 27
*Edmonton, 1934 to 1942, 4½ p.c.	43,236 91	40,369 54	35,454 27
Twp—			
*Richmond, B.C., 1962, 4½ p.c.	2,000 00	1,663 20	1,540 00
Miscellaneous—			
†National Finance Co., Ltd., 1914 and 1915, 9 p.c.	206,787 66	206,787 66	206,787 66
†National Finance Co., Ltd., 1916, 9 p.c.	58,000 00	58,000 00	58,000 00
‡Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c.	53,000 00	50,553 52	53,000 00
Richmond, B.C., 1962, 4½ p.c.	18,000 00	14,968 80	13,860 00
Total par, book and market values	$398,887 55	$389,220 02	$383,978 20

*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but that the Vancouver property should, in ordinary or normal times, be worth $477,550 and the Lulu Island property, $1,500. Deducting encumbrances amounting at the present time to $60,000 on the Vancouver property the net value under

THE PACIFIC COAST—*Concluded.*

SCHEDULE B.

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock....	$ 21,900 00	$ 28,470 00	$ 27,594 00

ordinary circumstances would be $419,050. The liquidator of the National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

‡This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for $55,000 on property sold by the company and over 3000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Managing Director—E. ROGER OWEN.
Secretary—HENRY MANN.
Principal Office—London, Eng.
Chief Agent in Canada—JAMES MCGREGOR.
Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000	$ 973,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs., on deposit with Receiver General, viz.:—			
New Zealand Govt. Cons. Stock, 1929, 4 p.c.	$ 82,733 33	$ 78,596 66	
Town of Longue Pointe School, 1951, 5 p.c.	50,000 00	42,500 00	
Town of Maisonneuve School, 1951, 4½ p.c.	7,000 00	5,460 00	
Corp. Point Grey, 1961, 5 p.c.	12,166 67	10,463 34	
Can. Perm. Mtge Corp., 1919, 4½ p.c.	50,000 00	50,000 00	
Ontario Loan and Debenture Co., 1917, 4½ p.c.	48,666 67	48,666 67	
Total on deposit with Receiver General	$250,566 67	$235,686 67	
Carried out at market value			$ 235,686 67
Other Assets in Canada.			
Cash in banks—			
Union Bank of Canada, Montreal		$ 7,105 38	
Union Bank of Canada, Winnipeg		5,800 30	
Union Bank of Canada, Vancouver		6,302 41	
Total cash in banks			19,208 09
Agents' balances and premiums uncollected ($915.09 on business prior to October 1, 1915)			35,998 24
Total assets in Canada			$ 290,893 00

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 11,908 20
Reserve of unearned premiums, $178,622.13; carried out at 80 per cent	142,897 71
Taxes due and accrued	3,419 71
Due to Commercial Union	2,609 52
Total liabilities in Canada	$ 160,835 14

INCOME IN CANADA.

Gross cash received for premiums	$ 358,938 99	
Deduct reinsurances, $33,903.38; return premiums, $78,010.15	111,913 53	
Net cash received for premiums		$ 247,025 46
Received for interest on investments		11,646 19
Total income in Canada		$ 258,671 65

THE PALATINE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 9,561 07	
Deduct reinsurances	16 32	
Net amount paid for said claims	$ 9,544 75	
Amount paid for claims occurring during the year	$ 107,609 99	
Deduct reinsurances	4,238 06	
Net amount paid for said claims	$ 103,371 93	
Total net amount paid for claims		$ 112,916 68
Commission or brokerage		49,576 11
Salaries, $15,066.72; auditors' fees, $119.40		15,186 12
Taxes		7,347 70
Miscellaneous expenditure, viz.:—Advertising, $810.39; inspections and surveys, $2,217.80; legal fees, $69.61; maps and plans, $660.23; postage, telegrams, telephones and express, $1,703.70; printing and stationery, $1,823.51; rents, $1,630.26; board fees, $3,085.09, office expenses, $1,283.76		13,284 35
Total expenditure in Canada		$ 198,310 96

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	11,806	$ 26,423,196	$ 332,273 24
Taken during the year, new and renewed	11,166	29,278,665	362,279 35
Total	22,972	$ 55,701,861	$ 694,552 59
Deduct terminated	10,384	25,228,163	308,774 39
Gross in force at end of year	12,588	$ 30,473,698	$ 385,778 20
Deduct reinsured		2,917,131	36,876 77
Net in force at December 31, 1915	12,588	$ 27,556,567	$ 348,901 43

(*For General Business Statement, see Appendix.*)

COMPAGNIE FRANÇAISE DU PHENIX ASSURANCE CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1915.

President—E. J. DE BAMMEVILLE.
Principal Office—Paris, France.
Chief Agent in Canada—T. F. DOBBIN.
Head Office in Canada—Montreal

(Established 1819. Dominion license issued March 20, 1915.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash, 4,000,000 fr.	$ 772,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz:— 367,000 Francs (French Rentes), 3 p.c.	$ 70,766 67	$ 43,167 67	
Carried out at market value			$ 43,167 67

Other Assets in Canada.

Cash at head office	1,209 95
Cash in Bank of British North America, Montreal	8,798 82
Agents' balances and premiums uncollected	7,458 51
Office furniture and plans	1,359 32
Total assets in Canada	$ 61,994 27

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 252 50	
Net amount of claims, unadjusted	26 17	
Total net amount of unsettled claims		$ 278 67
Reserve of unearned premiums, $21,830.41; carried out at 80 per cent		17,464 33
Due and accrued for salaries, rent, etc		489 42
Taxes due and accrued		1,924 78
Reinsurance premiums due		578 43
Total liabilities in Canada		$ 20,735 63

INCOME IN CANADA.

Gross cash received for premiums	$ 31,891 77	
Deduct reinsurances, $2,325.18; return premiums, $5,328.92	7,654 10	
Net cash received for premiums		$ 24,237 67
Interest on investments		36 84
Total income in Canada		$ 24,274 51

Compagnie Française du Phenix—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 4,342 85
Commission or brokerage	6,027 50
Salaries, fees and all other charges of officials	4,290 52
Taxes	3,190 34
Miscellaneous expenditure, viz:—Advertising, $306.76; legal fees, $261.18; maps and plans, $1,359.32; postage, telegrams, telephones and express, $124.61; printing and stationery, $2,478.13, rents, $471.72; travelling expenses, $1,748.79; sundries, $1,163.89	7,914 40
Total expenditure in Canada	$ 25,765 61

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies taken during the year, new	1,416	$ 3,644,889	$ 39,350 28
Deduct terminated	239	752,011	6,925 49
Gross in force at Dec. 31, 1915	1,177	$ 2,892,878	$ 32,424 79
Deduct reinsured		271,489	2,817 14
Net in force at Dec. 31, 1915	1,177	$ 2,621,389	$ 29,607 65

(*For General Business Statement, see Appendix*).

PHŒNIX ASSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1915.

Chairman—The Rt. Hon. Lord Geo. Hamilton, P.C., G.C.S.I.
General Manager—Sir G. H. Ryan.
Principal Office—Phœnix House, King William St., London, E.C., Eng.
Chief Agents in Canada—Messrs. R. MacD. Paterson and J. B. Paterson.
Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed	£ 3,210,650	$15,625,163 33
Amount paid thereon in cash	422,855	2,057,894 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)		$ 817,609 08

Other Assets in Canada.

Cash at head office in Canada		707 46
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 95,445 32	
Bank of Montreal, Vancouver	33,497 89	
Bank of Montreal, Victoria	7,692 82	
Total cash in banks		136,636 03
Agents' balances and premiums uncollected ($2,302.23 on business prior to Oct. 1, 1915)		85,772 55
Interest accrued		15,405 37
Office furniture and plans		15,358 49
Total assets in Canada		$ 1,071,488 98

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 18,816 17	
Net amount of claims, unadjusted	19,998 69	
Net amount of claims, resisted not in suit	9,750 00	
Total net amount of unsettled claims (of which $7 26 accrued in previous years)		$ 48,564 86
Reserve of unearned premiums, $766,736 96; carried out at 80 per cent		613,389 57
Taxes due and accrued		5,000 00
Reinsurance premiums due		2,853 64
Total liabilities in Canada		$ 669,808 07

PHŒNIX ASSURANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,185,247 79	
Deduct reinsurances, $55,822.29; return premiums, $193,631.19	249,453 48	
Net cash received for premiums		$ 935,794 31
Received for interest on deposit with the Receiver General, paid direct to the head office in London		39,685 07
Interest on bank account		864 90
Fees, $56.77; conscience money, $297		353 77
Total income in Canada		$ 976,698 05

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 40,869 77	
Deduct reinsurances	262 74	
Net amount paid for said claims	$ 40,607 03	
Amount paid for claims occurring during the year	$ 356,514 60	
Deduct reinsurances	6,526 17	
Net amount paid for said claims	$ 349,988 43	
Total net amount paid for claims		$ 390,595 46
Commission or brokerage		204,447 58
Salaries, $50,594.58; fees: directors, $600; auditors, $500; travelling expenses, $4,435.37		56,129 95
Taxes		26,178 95
Miscellaneous expenditure, viz:—Advertising, $668.44; office expenses, $6,771.33; board of underwriters, $11,320.05; furniture and fixtures, $221; legal expenses, $40.10; maps and plans, $2,095.12; postage, telegrams, telephones and express, $4,276.82; stationery and printing, $3,780.64; rent, $5,000; sundries, $1,399.15; fire departments, patrol and salvage corps assessments, $13.98; total, $35,586.63, (less $3,500., proportion of general expenses recovered from Acadia Fire Insurance Co.)		32,086 63
Total expenditure in Canada		$ 709,438 57

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums
Gross policies in force at date of last statement	60,915	$ 126,706,044	$ 1,571,638 33
Taken during the year, new and renewed	28,787	97,527,941	1,244,385 52
Total	89,702	$ 224,233,985	$ 2,816,023 85
Deduct terminated	26,812	93,985,354	1,232,041 08
Gross in force at end of year	62,890	$ 130,248,631	$ 1,583,982 77
Deduct reinsured		5,430,165	59,642 20
Net in force at December 31, 1915	62,890	$ 124,818,466	$ 1,524,340 57

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Government—		
Prov. of Quebec inscribed stock, 1937, 3 p.c.	$ 84,553 33	$ 61,723 93
Cities—		
Calgary, 1931, 4½ p.c.	7,786 67	6,774 40
Calgary, 1941, 4½ p.c.	32,120 00	26,659 60
Edmonton, 1930, 4½ p.c.	26,280 00	22,863 60
Edmonton, 1950, 4½ p.c.	17,520 00	14,016 00
Edmonton, 1928, 5 p.c.	24,333 33	22,630 01
Edmonton, 1933, 5 p.c.	34,066 67	31,000 67
Edmonton, 1948, 5 p.c.	24,333 33	21,413 33
Montreal, 1925, 4 p.c.	6,000 00	5,460 00
New Westminster, 1959, 5 p.c.	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.	43,800 00	36,792 00
Regina, 1923, 5 p.c.	24,333 33	23,360 00
Toronto, 1944, 3½ p.c.	73,000 00	54,020 00
Toronto, 1945, 3½ p.c.	14,600 00	10,804 00

PHŒNIX ASSURANCE—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded*, viz:—

Cities—Concluded.	Par value.	Book value.
Victoria, 1959, 4 p.c.	$45,746 66	$33,852 54
Victoria, 1960, 4 p.c.	24,333 34	18,006 66
Westmount, 1954, 4 p.c.	50,000 00	39,000 00
Winnipeg, 1917, 4 p.c.	25,000 00	24,500 00
Winnipeg, 1940, 4 p.c.	48,666 67	39,906 67
Winnipeg, 1960, 4 p.c.	36,500 00	29,930 00
Railways—		
Can. Nor. Ry., 1st mtge. deb. stock, (g'teed by Dom. Gov't) 1958, 3½ p.c.	38,933 33	31,536 00
Can. Nor. Alberta Ry., 1st mtge deb. stock, (g'teed by Dom. Gov't.), 1960, 3½ p.c.	82,733 33	64,532 00
Can. Nor. Ontario Ry., 1st mtge deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c.	114,366 67	90,349 67
Can. Nor. Ry. deb. stock, (g'teed. by Dom. Gov't.) 1953, 3 p.c.	24,333 33	16,303 33
G. T. P., 1st mtge (g'teed by Dom. Gov't.), 1962, 3 p.c.	70,566 67	50,808 00
Total on deposit with Receiver General	$1,022,573 33	$ 817,609 08

(*For General Business Statement, see Appendix.*)

THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDW. MILLIGAN.
Secretaries—J. B. KNOX and THOS. C. TEMPLE
Principal Office—Hartford, Conn.
Chief Agent in Canada—J. W. TATLEY.
Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Market value of bonds and debs.on deposit with Receiver General (*For details see Schedule A*)		$ 426,704 60

Other Assets in Canada.

Cash at head office in Canada		5,323 06
Cash in banks, viz.:—		
Imperial Bank of Canada, Montreal	$ 24,520 44	
Imperial Bank of Canada, Montreal (special)	93 18	
Bank of Nova Scotia, St. John, N. B.	4,634 08	
Total cash in banks		29,247 70
Agents' balances and premiums uncollected ($10,567.23 on business prior to Oct. 1, 1915)		77,851 72
Interest accrued		6,618 71
Office furniture and fixtures, $2,322; maps and plans, $3,064		5,386 00
Total assets in Canada		$ 551,131 79

LIABILITIES IN CANADA.

Net amount of claims adjusted and unpaid	$ 2,519 83	
Net amount of claims, unadjusted	15,211 46	
Net amount of claims, resisted not in suit	2,851 99	
Total net amount of unsettled claims		$ 20,583 28
Reserve of unearned premiums, $313,143.55; carried out at 80 per cent		250,514 84
Taxes due and accrued (estimated)		7,000 00
Due and accrued for salaries, rents, etc. (estimated)		583 00
Total liabilities in Canada		$ 278,681 12

INCOME IN CANADA.

Gross cash received for premiums	$ 503,201 00	
Deduct reinsurances, $64,503.08; return premiums, $70,683.74	135,186 82	
Net cash received for premiums		$ 368,014 18
Received for interest on investments		28,605 04
Total income in Canada		$ 396,619 22

The Phœnix of Hartford—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 37,393 84	
Deduct savings and salvage, $20.83; reinsurances, $6,147.66	6,168 49	
Net amount paid or said claims	$ 31,225 35	
Amount paid for claims occurring during the year	$ 187,210 17	
Deduct savings and salvage, $34.55; reinsurances, $27,611.37	27,645 92	
Net amount paid for said claims	$ 159,564 25	
Total net amount paid for claims		$ 190,789 60
Commission or brokerage		75,361 05
Paid for salaries: general and special agents, $16,860.04; travelling expenses: officials, $1,316.78; agents, $2,766.60; auditors' fees, $109.35		21,052 77
Taxes		11,571 90
Miscellaneous expenditure, viz.: Underwriters' Association, $4,679.56; postage, telegrams, telephones and express, $3,180.59; printing and stationery, $2,420.14; rents, $3,978.13; advertising, $183.38; office furniture and fixtures, $240.65; legal expenses, $246.75; maps and plans, $696.08; exchange, subscriptions, sundries and supplies, $2,433.05		18,058 33
Total expenditure in Canada		$ 316,833 65

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 60,115,858	$ 701,920 21
Taken during the year, new and renewed	44,633,485	524,072 41
Total	$104,749,343	$1,225,992 62
Deduct terminated	43,467,206	526,582 13
Gross in force at end of year	$ 61,282,137	$ 699,410 49
Deduct reinsured	6,765,548	70,885 95
Net in force at December 31, 1915	$ 54,516,589	$ 628,524 54

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
Government—		
Prov. of New Brunswick, 1922, 4 p.c.	$ 5,000 00	$ 4,700 00
Cities—		
Brantford, 1934, 4 p.c.	20,000 00	16,800 00
Brantford, 1952, 5 p.c.	20,000 00	18,800 00
Guelph, 1929, 4½ p.c.	20,000 00	18,400 00
Guelph, 1919, 5 p.c.	24,000 00	23,760 00
Kingston, 1943, 4½ p.c.	25,000 00	22,750 00
Montreal (Town of St. Louis), 1941, 4 p.c.	40,000 00	33,200 00
Montreal, (St. Henri), 1918, 4½ p.c.	75,000 00	73,500 00
Montreal West, 1952, 5 p.c.	10,000 00	9,200 00
St. Boniface, 1930, 5 p.c.	25,000 00	23,250 00
Toronto, 1948, 4 p.c.	54,993 33	44,544 60
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.	45,000 00	39,600 00
Victoria, 1928, 5 p.c.	20,000 00	18,800 00
Westmount, 1945, 4 p.c.	50,000 00	40,000 00
Town—		
Outremont, 1950, 5 p.c.	25,000 00	23,000 00
School—		
St. Henri R. C., 1949, 4½ p.c.	20,000 00	16,400 00
Total on deposit with Receiver General	$ 478,993 33	$ 426,704 60

THE PHŒNIX OF HARTFORD—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 216,728 16
Mortgage loans on real estate, first liens	147,780 00
Book value of bonds and stocks owned by the company	11,001,298 48
Cash on hand, in trust companies and in banks	1,159,742 51
Agents' balances	1,063,806 00
Total ledger assets	$ 13,589,355 15

NON-LEDGER ASSETS.

Interest due and accrued	120,215 24
Rents due and accrued	1,076 14
Market value of real estate over book value	21,377 74
Market value of bonds and stocks over book value	1,768,943 52
Net cash value of premiums in course of collection	40,200 00
Gross assets	$15,541,167 79
Deduct assets not admitted	195,802 63
Total admitted assets	$15,345,365 16

LIABILITIES.

Net amount of unpaid claims	$ 410,921 57
Total unearned premiums	5,628,337 29
Federal, State and other taxes due or accrued (estimated)	205,000 00
Salaries, rents, etc., due or accrued	35,000 00
Commissions, brokerage and other charges, due or to become due to agents and brokers	10,000 00
Total liabilities, excluding capital stock	$ 6,289,258 86
Capital stock paid in cash	3,000,000 00
Surplus over all liabilities	6,056,106 30
Total liabilities	$15,345,365 16

INCOME.

Net cash received for premiums	$ 5,439,645 62
Received for interest and dividends	703,564 23
Rents	14,060 78
Agents' balances previously charged off	238 86
Gross profit on sale or maturity of ledger assets	76,152 25
From Equitable Securities Co., previously charged off	675 00
From Commercial Bank, previously charged off	2,500 00
Conscience money	50 00
Total income	$ 6,236,886 74

DISBURSEMENTS.

Net amount paid during the year for claims	$ 2,559,603 39
Expenses of adjustment and settlement of claims	52,387 27
Dividends paid to stockholders (including $102,226.35 stockholders' tax)	702,226 35
Commission or brokerage	1,026,058 35
Rents	27,760 09
Salaries, $265,652.05; and expenses, $124,519.17; of special and general agents and branch office employees	390,171 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees	243,831 32
Underwriters' boards and tariff associations	95,466 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	15,835 57
Inspections and surveys	18,765 61
Taxes on real estate	3,010 43
State taxes on premiums, Insurance Department licenses and fees	169,787 65
All other licenses, fees and taxes	39,526 64
Agents' balances charged off	1,692 77
Federal corporation tax	9,709 22
Gross loss on sale or maturity of bonds and stocks	37,162 20
Gross decrease by adjustment in book value of bonds and stocks	903 00
All other disbursements	152,188 88
Total disbursements	$ 5,546,086 33

The Phœnix of Hartford—*Concluded.*

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 886,476,694 00
Premiums thereon	8,321,753 46
Amount of policies terminated	787,290,190 00
Premiums thereon	7,173,827 83
Net amount in force on December 31, 1915	1,118,359,590 00
Premiums thereon	10,913,348 25

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—J. B. BRANCH.
Secretary—A. G. BEALS.
Principal Office—Providence, R.I.
Chief Agents in Canada—Messrs. ROBT. HAMPSON AND SON, LTD.
Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1919, 5 p.c.	$ 10,000 00	$ 10,000 00	
Commonwealth of Massachusetts, 1936, 3½ p.c.	6,000 00	5,580 00	
Commonwealth of Massachusetts, 1938, 3½ p.c.	35,000 00	32,200 00	
State of Rhode Island, 1958, 3½ p.c.	100,000 00	94,000 00	
City of Montreal, Prot. School, 1942, 4 p.c.	75,000 00	58,500 00	
Total on deposit with Receiver General	$ 226,000 00	$ 200,280 00	
Carried out at market value			$ 200,280 00

Other Assets in Canada.

Interest accrued		2,509 16
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 16,022 59	
Automobile (including Fire risk)	387 48	
Total		16,410 07
Total assets in Canada		$ 219,199 23

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 14,855 96	
Net amount of fire claims, resisted, not in suit	2,000 00	
Total net amount of unsettled claims		$ 16,855 96
Reserve of unearned premiums: fire, $111,944.99; automobile (including fire risk) $5,911.73; total, $117,856.72; carried out at 80 per cent		94,285 37
Total liabilities in Canada		$ 111,141 33

PROVIDENCE WASHINGTON—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire risk.)	
	$ cts.	$ cts.	
Gross cash received	245,795 64	20,680 17	
Less reinsurance	942 38	45 00	
Less return premiums	47,109 84	5,388 25	
Total deduction	48,052 22	5,433 25	
Net cash received	197,743 42	15,246 92	
Net cash received for premiums for all classes of business			$ 212,990 34
Cash received for interest on investments			8,435 00
Total income in Canada			$ 221,425 34

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire risk.)	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	13,562 21		
Less savings and salvage, $4.65; reinsurances, $2.72	7 37		
Net payment for claims occurring in previous years	13,554 84	1,785 15	
Paid for claims occurring during the year	118,154 67	8,931 72	
Less reinsurances	905 22	45 00	
Net payment for said claims	117,249 45	8,886 72	
Total net payment for claims	130,804 29	10,671 87	
Total net payments for claims for all classes of business			$ 141,476 16
Commission and brokerage: Fire, $52,053.49; Other, $4,285.81			56,339 30
Taxes			5,517 41
Miscellaneous expenditure, viz.: Advertising, $66.85; maps and plans, $593.71; postage, telegrams, telephones and express, $1,116.88; printing and stationery, $637.46; underwriters' boards, associations, etc., $2,223.87; sundry, $451.16			5,089 93
Total expenditure in Canada			$ 208,422 80

PROVIDENCE WASHINGTON—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.			
	Fire.		Automobile. (including Fire risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1914	18,090,516	217,745 81	709,710	17,691 60
Taken in 1915, new and renewed	20,769,767	245,636 70	801,846	19,716 29
Totals	38,860,283	463,382 51	1,511,556	37,407 89
Less ceased	20,067,245	238,250 05	991,800	25,539 42
Gross in force at end of 1915	18,793,038	225,132 46	519,756	11,868 47
Less reinsured	123,382	1,415 90	2,000	45 00
Net in force at end of 1915	18,669,656	223,716 56	517,756	11,823 47

Summary of net in force at end of 1915: Amount, $19,187,412; Premiums, $235,540.03.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 65,000 00
Book value of bonds and stocks	3,618,292 15
Cash on hand, in trust companies and in banks	341,274 81
Agents' balances and bills receivable	736,627 52
Total ledger assets	$ 4,761,194 48

NON-LEDGER ASSETS.

Interest accrued	21,539 35
Market value of bonds and stocks over book value	945,175 85
Gross assets	$ 5,727,909 68
Deduct assets not admitted	58,975 93
Total admitted assets	$ 5,668,933 75

LIABILITIES.

Net amount of unpaid claims	$ 702,644 84
Total unearned premiums	2,785,949 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, State and other taxes due and accrued (estimated)	52,000 00
Contingent commissions or other charges due or accrued	10,000 00
Total liabilities, except capital stock	$ 3,555,594 29
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,113,339 46
Total liabilities	$ 5,668,933 75

INCOME.

Net cash received for premiums	$ 4,225,576 24
Interest and dividends	202,165 55
Gross profit on sale or maturity of ledger assets	92,988 00
Total income	$ 4,520,729 79

PROVIDENCE WASHINGTON—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 2,475,175 49
Expenses of adjustment and settlement of claims	38,234 50
Dividends paid stockholders	100,000 00
Commission or brokerage	915,116 55
Allowances to agencies for miscellaneous agency expenses	217 17
Salaries, $91,528.58; and expenses, $29,329.80; of special and general agents	120,858 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees	135,497 61
Rents	15,383 27
Underwriters' boards and tariff associations	37,666 04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	19,465 14
Inspections and surveys	16,894 97
State taxes on premiums, Insurance Department licenses and fees	95,364 04
All other licenses, fees and taxes	32,786 33
All other expenditure	74,367 45
Total disbursements	$ 4,077,026 94

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year	$ 437,370,831 00
Premiums thereon	4,477,258 70
Amount of policies terminated	409,388,047 00
Premiums thereon	3,881,364 97
Net amount in force at December 31, 1915	432,274,442 00
Premiums thereon	4,646,018 40

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER AND CO. OF CANADA, LIMITED.

Head Office in Canada—Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

Amount of joint stock capital authorized	£ 250,000	$ 1,216,666 67
Amount subscribed	180,000	876,000 00
Amount paid thereon in cash	90,000	438,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—	Par value.	Market value.	
Governments—			
Prov. of Quebec stock, 1954, 4½ p.c.	$ 12,166 67	$ 11,071 67	
Prov. of Saskatchewan stock, 1951, 4 p.c.	24,333 33	18,980 00	
Cities—			
Montreal stock, 1950, 4 p.c.	4,866 66	3,893 33	
Montreal stock, 1951, 4½ p.c.	9,733 33	8,565 33	
Quebec, 1963, 4½ p.c.	7,300 00	6,278 00	
Toronto, 1948, 4 p.c.	9,733 33	7,884 00	
Municipality—			
South Vancouver, 1961, 4 p.c.	9,733 33	6,716 00	
Railways—			
Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c.	14,600 00	12,994 00	
St. John & Quebec Ry. 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c.	15,086 66	12,371 06	
Total on deposit with Receiver General	$ 107,553 31	$ 88,753 39	
Carried out at market value			$ 88,753 39

Other Assets in Canada.

Cash at head office in Canada	10 00
Cash in Bank of Montreal, Montreal	26,506 47
Agents' balances and premiums uncollected ($97.75 on business prior to Oct. 1, 1915)	893 69
Office furniture and plans	776 30
Total assets in Canada	$ 116,939 85

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 960 20
Reserve of unearned premiums, $24,215.27; carried out at 80 per cent.	19,372 21
Accounts payable	147 68
Taxes due and accrued	182 12
Total liabilities in Canada	$ 20,662 21

Provincial Insurance Co.—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 46,188 49	
Deduct return premiums	5,715 85	
Net cash received for premiums		$ 40,472 64
Received for interest on bank deposit		224 14
Total income in Canada		$ 40,696 78

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 12,174 66	
Deduct savings and salvage	85 86	
Net amount paid for said claims	$ 12,088 80	
Amount paid for claims occurring during the year	$ 7,694 24	
Deduct savings and salvage	1 67	
Net amount paid for said claims	$ 7,692 57	
Total net amount paid for claims		$ 19,781 37
Commission or brokerage		6,231 48
Salaries, officials, $1,151.70; auditors' fees, $350		1,501 70
Paid for taxes		2,587 40
Miscellaneous expenditure, viz.:—Exchange, $4.87; maps and plans, $8.05		12 92
Total expenditure in Canada		$ 30,114 87

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,783	$ 6,562,541	$ 48,422 46
Taken during the year, new and renewed	1,303	5,937,340	43,815 44
Total	3,086	$ 12,499,881	$ 92,237 90
Deduct terminated	1,270	6,194,895	44,957 33
Gross and net in force at December 31, 1915	1,816	$ 6,304,986	$ 47,280 57

Provincial Insurance Co.—*Concluded.*

General Business Statement for the Year ending December 31, 1915.

FIRE ACCOUNT.

	£ s. d.		£ s. d.
Reserve for unexpired risks at December 31, 1914	11,867 0 0	Losses (paid and outstanding) after deduction of reinsurances	15,539 11 2
Premiums, less reinsurances	31,008 5 10	Expenses of management	8,923 2 6
		Commission	3,897 14 6
		Transfer to profit and loss account	2,111 17 8
		Reserve for unexpired risks at December 31, 1915 (40% of the net premiums)	12,403 0 0
	£ 42,875 5 10		£ 42,875 5 10

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance from last year	4,253 9 0	Dividend of 5% less income tax	3,900 0 0
Interest and dividends received and outstanding	5,653 4 2	Bonus to staff	700 0 0
Profit from fire account	2,111 17 8	To write down investments	5,000 0 0
Profit from accident account	2,260 14 10	Balance to next year	4,679 5 8
	£ 14,279 5 8		£ 14,279 5 8

BALANCE SHEET.

Liabilities.	£ s. d.	£ s. d.	Assets.	£ s. d.
Shareholders' Capital—			Mortgages on property within the United Kingdom	1,300 0 0
Authorized—25,000 shares of £10 each, £250,000			British Government securities	15,746 16 10
Subscribed—18,000 shares of £10 each, £180,000			Indian and Colonial Government securities	2,618 17 0
			Indian and Colonial Provincial securities	6,682 18 0
Paid up—18,000 shares of £5 each	£ 90,000 0 0		Indian and Colonial Municipal securities	10,091 3 1
General reserve fund	25,000 0 0		Foreign Government securities	175 0 0
Fire account—reserve for unexpired risks	12,403 0 0		Foreign Municipal securities	3,897 2 11
Accident account—reserve for unexpired risks	9,482 0 0		Railway and other debentures and debenture stocks—home and foreign	32,081 19 9
Profit and loss account	4,679 5 8		Railway stocks, preference and guaranteed	43,929 9 4
			Railway and other ordinary stocks	12,363 8 6
Total funds available for fire and accident liabilities		141,564 5 8	Freehold property	10,150 0 0
Dividend of 5%, less income tax		3,900 0 0	Agents' balances	11,156 17 2
Outstanding fire losses		3,544 0 0	Outstanding interest	1,500 0 0
Outstanding accident claims		6,380 0 0	Outstanding premiums	3,020 0 0
Sundry liabilities		2,265 0 0	Cash at bankers, at branches and in hand	5,704 6 8
War Risks' Office—Aircraft and bombardment premiums		4,475 5 8	Office furniture, fittings, etc., less depreciation	1,710 12 1
		£ 162,128 11 4		£ 162,128 11 4

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—VICTOR CHATEAUVERT.

Secretary—G. H. HENDERSON.

Chief Agent—COLIN E. SWORD.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

CAPITAL.

Amount of capital authorized and subscribed	$ 225,000 00
Amount paid thereon in cash	125,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate (Company's Office, St. Peter St., Quebec)	$ 81,587 34
Book value of bonds and debs. owned (*For details, see Schedule A.*)	373,768 68

Stocks owned by the Company:—

	Par value.	Book value	Market value.
London and North Western Railway, 4 p.c. preference stock	$ 48,666 67	$ 51,966 70	$ 45,746 67

Carried out at book value		51,966 70
Cash at head office		1,758 42
Cash at branch offices: Montreal, Toronto and Liverpool, Eng		63,124 33
Cash in banks, viz.:—		
Bank of British North America, Quebec	$ 3,102 99	
Dominion Bank, Toronto	62,752 06	
Canadian Bank of Commerce, Winnipeg	30,563 51	
Quebec Bank, Toronto	381 69	
Merchants Bank of Canada, Vancouver	10,443 29	
Royal Bank of Canada, Montreal	12,764 06	
Total cash in banks		120,007 60
Total ledger assets		$ 692,213 07
Deduct market value of bonds and stocks under book value		66,342 93
		$ 625,870 14

OTHER ASSETS.

Interest accrued	4,641 47
Rents accrued	575 00
Agents' balances and premiums uncollected ($10,836.20 on business prior to Oct. 1, 1915)	42,953 33
Due for reinsurance losses	5 00
Total assets	$ 674,044 94

QUEBEC—*Continued.*

LIABILITIES.

Net amount of claims, unadjusted	$ 9,772 04	
Net amount of claims, resisted not in suit	300 00	
Total net amount of unsettled claims		$ 10,072 04
Reserve of unearned premiums, $192,430.55; carried out at 80 per cent		153,944 44
Taxes due and accrued (estimated)		19,568 45
Total liabilities, except capital stock		$ 183,584 93
Excess of assets over liabilities		$ 490,460 01
Capital stock paid in cash		125,000 00
Surplus over liabilities and capital		$ 365,460 01

INCOME.

Gross cash received for premiums	$ 292,504 90	
Deduct reinsurances, $13,965.73; return premiums, $42,172.27	56,138 00	
Net cash received for premiums		$ 236,366 90
Received for interest on investments		20,302 61
Received for rent		5,270 65
Total income		$ 261,940 16

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 8,440 18	
Amount paid for claims occurring during the year	$ 81,462 06	
Deduct reinsurances	5,781 42	
Net amount paid for said claims	$ 75,680 64	
Total net amount paid for claims		$ 84,120 82
Amount paid for dividends and bonus at 40 p.c		50,000 00
Commission or brokerage		46,481 15
Paid for salaries of head office officials, $17,442.19; directors' fees, $230; travelling expenses, $889 92		18,562 11
Taxes		6,786 94
Miscellaneous expenditure, viz.: Printing and stationery, $1,966.26; plans and maps, $774 31; postage, express, telegrams and telephones, $1,493.64; sundries, $177.69; advertising, $777.85; office charges, $1,307.50; underwriters' association, $3,004.68; legal expenses, $106.65; furniture and fixtures, $201.68; rents, $1,813.92; inspections and surveys, $1.50		11,625 68
Total expenditure		$ 217,576 70

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 647,849 62
Amount of cash income as above	261,940 16
Total	$ 909,789 78
Amount of expenditure as above	217,576 70
Balance, net ledger assets, December 31, 1915	$ 692,213 08

QUEBEC—*Concluded.*

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 33,997,519	$ 391,542 09
Taken during the year, new and renewed	27,282,543	295,837 63
Total	$ 61,280,062	$ 687,379 72
Deduct terminated	25,964 511	297,135 94
Gross in force at end of year	$ 35,315,551	$ 390,243 78
Deduct reinsured	1,205,725	13,370 00
Net in force at Dec. 31, 1915	$ 34,109,826	$ 376,873 78

SCHEDULE A.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Governments—			
Prov. of Alberta, 1922, 4 p.c	$ 24,333 33	$ 23,116 67	$ 22,386 66
Prov. of Manitoba, 1947, 4 p.c	46,720 00	48,121 59	38,310 40
Cities—			
Fort William, 1930, 4½ p.c	3,893 33	3,971 20	3,426 13
Fort William, 1935, 4½ p.c	9,733 33	9,928 00	8,370 66
Fort William, 1940, 4½ p.c	10,706 67	10,920 80	8,993 60
Hull, Que. (g'teed by Prov. of Quebec), 1937, 4 p.c	8,500 00	8,346 87	7,055 00
Hull, 1936, 5 p.c	10,000 00	10,500 00	9,200 00
Montreal (Town of St. Louis), 1949, 4½ p.c	25,000 00	25,500 00	22,000 00
Quebec, 1922, 4½ p.c	3,000 00	3,000 00	2,850 00
Quebec, 1926, 4½ p.c	4,000 00	4,340 00	3,760 00
Three Rivers, 1931, 4 p.c	10,000 00	10,000 00	8,200 00
Toronto, 1944, 3½ p.c	24,333 33	21,078 33	18,006 66
Vancouver, 1948, 4 p.c	19,466 67	19,564 00	14,690 00
School—			
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c	29,200 00	28,948 88	23,068 00
Total on deposit with Receiver General	$ 228,886 66	$ 227,306 34	$ 190,227 11

Other bonds and debentures owned by the company:—

Egyptian Unified Debt, 1941, 7 p.c	$ 19,466 67	$ 19,442 34	$ 16,546 67
City of Toronto, 1921, 4 p.c	7,300 00	6,935 00	6,862 00
B.C. Elec. Ry. perp. cons. deb. stock, 4¼ p.c	24,333 33	22,873 33	22,630 00
C.N.R. perp. cons. deb. stock, 4 p.c	48,666 66	45,746 67	36,013 33
C.P.R. perp. cons. deb. stock, 4 p.c	48,666 67	51,465 00	41,366 67
Totals	$ 148,433 33	$ 146,462 34	$ 123,418 67
Total par, book and market values of bonds	$ 377,319 99	$ 373,768 68	$ 313,645 78

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDWARD F. BEDDALL.

Secretary—N. S. BARTOW.

Principal Office—New York.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see schedule A*)		$ 538,353 23

Other assets in Canada.

Cash at head office in Canada		3,126 01
Cash in banks, viz.:—		
Royal Bank, Halifax	$ 750 99	
" " Montreal	30,199 05	
" " Calgary	4,367 17	
Dominion Bank, Montreal	10,788 25	
" " Winnipeg	9,446 23	
" " Calgary	173 62	
Total cash in banks		55,725 31
Interest due and accrued		7,188 54
Agents' balances and premiums uncollected, viz.:—		
Fire ($910.94 on business prior to Oct. 1, 1915)	$ 70,666 15	
Automobile, including Fire risk, ($74.99 on business prior to Oct. 1, 1915)	3,672 69	
Total		74,338 84
Total assets in Canada		$ 678,731 93

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 21,719 00	
" " " resisted, in suit (accrued in previous years)	10,000 00	
Net amount of unsettled fire claims	$ 31,719 00	
Net amount of automobile, (including fire risk), claims, unadjusted	$ 1,370 00	
" " " resisted, not in suit (accrued in previous years)	250 00	
Net amount of unsettled automobile, including fire risk claims	$ 1,620 00	
Total net amount of unsettled claims		$ 33,339 00
Reserve of unearned premiums: fire, $473,004.01; automobile (including fire risk) $25,707.54; total, $498,711.55; carried out at 80 per cent thereof		398,969 24
Due for return premiums, $8.68; reinsurance, $1,646.28		1,654 96
Due and accrued for salaries, rent, etc		133 20
Due and accrued for taxes		8,165 39
Total liabilities in Canada		$ 442,261 79

QUEEN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile. (including Fire risk.)	Inland Transportation.
	$ cts.	$ cts.	$ cts.
Gross cash received	719,221 72	62,061 23	1 39
Less reinsurance	25,871 38		
" return premiums	89,247 00	11,528 30	
Total deduction	115,118 38		
Net cash received	604,103 34	50,532 93	1 39

Net cash received for premiums for all classes of business	$ 654,637 64
Cash received for interest on investments	26,482 99
Total income in Canada	$ 681,120 60

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile. (including Fire risk.)
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	26,163 33	
Deduct savings and salvage, $61.85; reinsurances, $1,653.48	1,715 33	
Net payment for claims occurring in previous years	24,448 00	948 96
Paid for claims occurring during the year	303,903 25	29,432 73
Less savings and salvage	126 18	844 65
" reinsurances	7,130 39	
Total deduction	7,256 57	
Net payment for said claims	296,646 68	28,588 08
Total net payment for claims	321,094 68	29,537 04

Total net payments for claims for all classes of business	$ 350,631 72
Commission and brokerage: Fire, $117,482.16; Other, $8,891.84	126,374 00
Taxes: Fire, $14,348.70; Other, $1,076.14	15,424 84
Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, $41,716.96; fees: auditors, $218.24; travelling expenses: officials, $654.65	42,589 85
Salaries and travelling expenses, Other:—Salaries: Head office, general and special agents, $2,350; travelling expenses: officials, $141.10	2,491 10

QUEEN—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous expenditure, Fire, viz.:—Advertising, $1,341.99; furniture and fixtures, $1,742.42; inspections and surveys, $2,328.38; legal expenses, $206.74; maps and plans, $1,685.28; postage, telegrams, telephones and express, $4,039.41; printing and stationery, $7,859.75; rents, $4,995.57; underwriters' boards, associations, etc., $6,682.65; miscellaneous expenses, $1,730.26	$ 32,612 45
Miscellaneous expenditure, Other viz.:—Advertising, $4.50; furniture and fixtures, $6.60; inspections and surveys, $92.50; legal expenses, $3.54; postage, telegrams, telephones and express, $22.78; printing and stationery, $221.61; underwriters' boards, associations, etc., $189.56; miscellaneous expenses, —$282.15	258 94
Total expenditure in Canada	$ 570,382 90

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.					
	Fire.		Automobile, (including Fire risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	77,941,097	955,828 12	2,342,537	56,249 38		
Taken in 1915, new and renewed	57,948,174	726,429 79	2,475,735	62,607 60	9,100	1 39
Totals	135,889,271	1,682,257 91	4,818,272	118,856 98		
Less ceased	55,973,783	712,228 62	2,740,730	67,441 90	9,100	1 39
Gross in force at end of 1915	79,915,488	970,029 29	2,077,542	51,415 08		
Less reinsured	3,244,475	35,352 64				
Net in force at end of 1915	76,671,013	934,676 65	2,077,542	51,415 08		

Summary of net in force at end of 1915: Amount, $78,748,555. Premiums, $986,091.73.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Province of Manitoba Drainage, 1935, 4 p.c.	$ 35,000 00	$ 30,100 00
" Manitoba Drainage, 1937, 4 p.c.	5,000 00	4,250 00
" Ontario, 1936, 3½ p.c.	40,000 00	32,400 00
" Ontario, 1939, 4 p.c.	30,000 00	25,800 00
" Quebec inscribed stock, 1937, 3 p.c.	30,416 65	22,204 16
New Zealand stock, 1929, 4 p.c.	48,666 67	46,233 34
Cities—		
Halifax permanent stock, 5 p.c.	60,000 00	58,200 00
Montreal deb. stock, 1942, 3½ p.c.	34,066 67	25,550 00
Montreal Sinking Fund, 1942, 4 p.c.	70,000 00	57,400 00
Ottawa, 1928, 3½ p.c.	30,000 00	25,200 00
Toronto, 1929, 3½ p.c	48,666 67	39,906 66
Toronto, 1948, 4 p.c.	35,040 00	28,382 40
Toronto, 1955, 4½ p.c.	5,000 00	4,400 00
Victoria, 1918, 4 p.c.	20,000 00	19,200 00
Victoria, 1924, 4½ p.c	32,000 00	29,440 00
Winnipeg, 1919, 4 p.c	12,000 00	11,520 00
School—		
Montreal (St. Henri School), 1949, 4½ p.c.	32,090 00	26,240 00
Railway—		
Can. Nor. Ry. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	48,666 67	42,826 67
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.	10,000 00	9,100 00
Total on deposit with Receiver General	$ 626,523 33	$ 538,353 23

QUEEN—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 63,000 00
Book value of stocks and bonds owned by the company	9,849,334 01
Cash on hand, in trust companies and banks	475,336 60
Agents' balances and bills receivable	850,947 35
Other ledger assets	20,379 83
Total ledger assets	$11,268,997 79

NON-LEDGER ASSETS.

Interest due and accrued	100,073 44
Gross assets	$11,369,071 23
Deduct assets not admitted	495,861 40
Total admitted assets	$10,873,209 83

LIABILITIES.

Net amount of unpaid claims	$ 493,701 59
Total unearned premiums	4,674,971 58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,384 34
Federal, State and other taxes due or accrued (estimated)	116,826 87
Contingent commissions or other charges due or accrued	16,394 00
Pension obligations	27,827 25
Income tax, withheld at source	545 24
Total liabilities, excluding capital stock	$ 5,335,650 87
Capital stock paid up in cash	1,000,000 00
Surplus beyond liabilities, including capital stock	4,537,558 96
Total liabilities	$10,873,209 83

INCOME.

Net cash received for premiums	$ 5,305,243 55
Interest and dividends	399,005 74
From agents' balances previously charged off	62 55
Gross profit on sale or maturity of ledger assets	450 00
Income tax, withheld at source	545 24
Total income	$ 5,705,307 08

DISBURSEMENTS.

Net amount paid for claims	$ 2,652,983 20
Expenses of adjustment and settlement of claims	86,328 65
Cash dividends paid stockholders	350,000 02
Commission or brokerage	963,762 82
Allowances to agencies for miscellaneous agency expenses	10,839 11
Salaries, $113,319.11; and expenses, $78,399.42; of special and general agents	191,718 53
Salaries, fees and all other charges of officers, directors, trustees and home office employees	352,135 47
Rent	43,778 24
Underwriters' boards and tariff associations	51,788 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	30,865 69
Inspections and surveys	36,388 79
State taxes on premiums, Insurance Department licenses and fees	109,928 44
All other licenses, fees and taxes	48,743 71
Agents' balances charged off	965 01
Gross loss on sale or maturity of bonds and stocks	20,546 00
Gross decrease, by adjustment, in book value of bonds and stocks	2,010 00
All other expenditure	155,935 41
Total expenditure	$ 5,108,717 09

QUEEN—*Concluded.*

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$ 596,868,338 00
Premiums thereon	6,229,893 29
Amount terminated during the year	543,314,903 00
Premiums thereon	6,016,950 34
Net amount in force at December 31, 1915	826,343,272 00
Premiums thereon	8,557,243 70

MARINE AND INLAND.

Net amount in force at December 31, 1915	$32,861,130 00
Premiums thereon	600,170 98

THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Governor—VIVIAN HUGH SMITH.

Secretary—W. N. WHYMPER.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000	$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d	3,354,203 46

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 402,047 66

Other Assets in Canada.

Value of real estate held by the company		75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		240,035 37
Market value of bonds and debentures held by Company (*For details, see Schedule B*)		50,270 00
Cash at head office in Canada		431 71
Cash in banks, viz:—		
Bank of Montreal, Montreal	$ 50,610 78	
Bank of British North America, Montreal	15,661 83	
Royal Bank of Canada, Montreal	16,061 03	
Royal Bank of Canada, Toronto	1,851 83	
Canadian Bank of Commerce, Vancouver	12,950 49	
Canadian Bank of Commerce, Montreal	17,082 46	
Total cash in banks		114,218 42
Rents due, $83.34; accrued, $200		283 34
Interest due, $6,795.81; accrued, $14,115.82		20,911 63
Agents' balances and premiums uncollected on policies in force:—		
Fire ($1,659.60 on business prior to Oct. 1, 1915)	$ 39,670 60	
Accident, ($819.88 on business prior to Oct. 1, 1915)	2,652 95	
Sickness, ($315.22 on business prior to Oct. 1, 1915)	1,368 66	
Employers' liability ($471.19 on business prior to Oct. 1, 1915)	3,314 38	
Automobile (Fire and Theft) ($190.72 on business prior to Oct. 1, 1915)	1,134 76	
Automobile (Other) ($108.52 on business prior to Oct. 1, 1915)	645 20	
Total		48,786 55
Office furniture and plans		11,265 74
Total assets in Canada		$ 963,250 42

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 3,663 77	
Net amount of sickness claims, unadjusted	575 72	
Net amount of employers' liability claims, unadjusted	1,400 00	
Net amount of accident claims, unadjusted	215 00	
Net amount of automobile (Fire and Theft) claims, unadjusted	10 00	
Net amount of automobile (Other) claims, unadjusted	750 00	
Total net amount of unsettled claims		$ 6,614 49
Reserve of unearned premiums, viz:—		
Fire	$ 302,851 87	
Accident	5,839 10	
Employers' liability	5,348 81	
Sickness	3,915 75	
Automobile (Fire and Theft)	8,335 25	
Automobile (Other)	4,595 84	
Total, $330,886.62; carried out at 80 per cent		264,709 30
Due reinsuring companies		31 69
Taxes due and accrued		7,338 56
Total liabilities in Canada		$ 278,694 04

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Employers' liability.	Sickness.	Automobile (Fire and Theft).	Automobile (Other.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	443,478 17	16,355 73	8,831 84	11,602 63	17,871 13	11,692 32
Less reinsurance	4,017 12	797 69		386 00		
Less return premiums	60,350 01	5,009 63	3,835 88	3,152 20	2,006 61	2,531 10
Total deduction	64,367 13	5,807 32		3,538 20		
Net cash received	379,111 04	10,548 41	4,995 96	8,064 43	15,864 52	9,161 22

Net cash received for premiums for all classes of business		$ 427,745 58
Cash received for interest on investments, $24,157.78; rents, $3,745.69		27,903 47
Total income in Canada		$ 455,649 05

The Royal Exchange Assurance—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Employers' liability.	Sickness.	Automobile (Fire and Theft).	Automobile (Other.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	3,097 80					
Less savings and salvage	16 80					
Net payment for said claims	3,081 00	383 47	23 00	1,024 97	308 00	63 00
Paid for claims occurring during the year	168,974 85	3,659 51	276 85	4,996 25	10,298 36	3,296 93
Less savings and salvage					230 70	30 47
Less reinsurance		856 71		590 99		
Net payment for said claims		2,802 80		4,405 26	10,067 66	3,266 46
Total net payment for claims	172,055 85	3,186 27	299 85	5,430 23	10,375 66	3,329 46

Total net payments for claims for all classes of business	$ 194,677 32
Commission and brokerage; Fire, $73,118.97; Other, $11,262.10	84,381 07
Taxes, Fire, $11,254.08; Other, $1,409.92	12,664 00
Salaries, fees and travelling expenses; Fire: salaries: head office, $18,742.80; fees: directors, $900; auditors, $900; travelling expenses: officials, $2,293.17	22,835 97
Salaries, fees and travelling expenses, Other: salaries: head office, $8,657.54; fees: auditors, $150; travelling expenses: officials, $237.70; general expenses, $1,800; pay-roll audits, $17.25; elevator inspection, $89.50	10,951 99
Miscellaneous expenditure; Fire, viz: Advertising, $659.51; furniture and fixtures, $1,113.82; legal expenses, $288.59; maps and plans, $1,221.08; postage, telegrams, telephones and express, $1,841.93; printing and stationery, $2,162.35; rents, $1,970; underwriters' boards, associations, etc., $4,993.42; bad debts, $184.03; bank exchange, $145.65; papers and periodicals, $45.36; sundry office expense, $855.43	15,481 17
Miscellaneous expenditure; Other, viz.:— Advertising, $52.62; furniture and fixtures, $403.66; legal expenses, $33.04; postage, telegrams, telephones and express, $720.14; printing and stationery, $438.05; rents, $1,960; underwriters' boards, associations, etc., $307.07; sundry office expense, $193.28	4,107 86
Total expenditure in Canada	$ 345,099 38

The Royal Exchange Assurance—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$ cts.	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	21,665	51,974,954	609,116 96	1,106	2,743,250	14,784 77	91	903,333	10,143 53
Taken in 1915—New	10,957	36,165,431	371,368 30	467	1,228,250	6,067 84	52	530,000	8,090 18
Renewed	2,471	7,335,818	85,977 34	833	2,167,250	10,792 28	39	390,000	2,970 94
Totals	35,093	95,476,203	1,066,462 60	2,406	6,138,750	31,644 89	182	1,823,333	21,204 65
Less ceased	12,494	43,965,321	460,413 29	1,482	3,806,250	19,249 74	108	1,073,333	10,563 79
Gross in force at end of 1915	22,599	51,510,882	606,049 31	924	2,332,500	12,395 15	74	750,000	10,640 86
Less reinsured	.....	407,873	3,371 13	.....	141,750	716 95			
Net in force at end of 1915	22,599	51,103,009	602,678 18	924	2,190,750	11,678 20	74	750 000	10,640 86

The Royal Exchange Assurance—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.							
	Sickness.		Automobile. (Fire and Theft.)			Automobile (Other).		
	No.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	789	9,716 34	432	509,775	14,446 90	111	1,110,000	7,964 40
Taken in 1915—New	327	3,535 55	666	759,740	18,880 79	184	1,840,000	12,303 39
Renewed	619	7,827 75						
Totals	1,735	21,079 64	1,098	1,269,515	33,327 69	295	2,950,000	20,267 79
Less ceased	1,078	12,882 39	543	446,790	16,657 18	155	1,550,000	11,076 12
Gross in force at end of 1915	657	8,197 25	555	822,725	16,670 51	140	1,400,000	9,191 67
Less reinsured		365 75						
Net in force at end of 1915	657	7,831 50	555	822,725	16,670 51	140	1,400,000	9,191 67

Summary of net in force at end of 1915: No. 21,949. Premiums, $658,690.92.

The Royal Exchange Assurance—*Concluded.*

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Prov. of Ontario, 1946, 3½ p.c.	$ 42,340 00	$ 33,025 20
Prov. of Saskatchewan, 1951, 4 p.c.	42,826 67	33,404 80
Cities—		
Calgary, 1931, 4½ p.c.	7,300 00	6,351 00
Calgary, 1932, 4½ p.c.	25,793 34	22,440 20
Calgary, 1941, 4½ p.c.	32,120 00	26,659 60
Calgary, 1942, 4½ p.c.	15,573 33	12,925 86
Railways—		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.	86,000 00	79,120 00
C.N.R. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1958, 3½ p.c.	19,466 67	15,768 00
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1960, 3½ p.c.	29,200 00	22,776 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1961, 3½ p.c.	108,526 67	85,736 07
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.	36,013 33	25,929 60
St. John and Quebec Ry. 1st mtge. deb. stock (g'teed by N.B. Gov't), 1962, 4 p.c.	46,233 33	37,911 33
Total on deposit with Receiver General	$ 491,393 34	$ 402,047 66

Schedule B.

Other bonds owned and held by the company:—

Miscellaneous—		
Provincial L. H. & P. Co., 1946, 5 p.c.	$ 23,000 00	$ 22,770 00
Eastern Can. Savings and Loan Co., 1918, 5 p.c.	2,500 00	2,500 00
Canada Permanent Mtge. Corp., 1920, 4½ p.c.	25,000 00	25,000 00
Total par and market values	$ 50,500 00	$ 50,270 00

(*For General Business Statement, see Appendix.*)

THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HERBERT W. HIND.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, England.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Amount of joint capital authorized, £3,000,000	$14,600,000 00
Amount subscribed £2,944,680	14,330,776 00
Amount paid thereon in cash, £441,702	2,149,616 40

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)		$ 1,264,071 66

Other Assets in Canada.

Real estate in Canada held by the Company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, $450,000; building situate 27 and 29 Wellington Street East, Toronto, $75,000		525,000 00
Mortgage loans on real estate, first liens		657,500 00
Cash at head office in Canada		4,585 55
Cash in banks, viz.:—		
Bank of Nova Scotia, Halifax	$ 12,838 75	
Royal Bank, Montreal	225,118 91	
Molsons Bank, Montreal	23,943 76	
Royal Bank, Winnipeg	9,091 68	
Royal Bank, Toronto	3,835 97	
Molsons Bank, Calgary	16,439 41	
Royal Bank, Vancouver	13,935 32	
Total cash in banks		305,203 80
Interest due and accrued		25,101 02
Rents due, $556 92; accrued, $4,514 33		5,071 25
Agents' balances and premiums uncollected ($79.78 was on business prior to October 1, 1915)		205,685 73
Total assets in Canada		$ 2,99_,219 01

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 80,255 44
Reserve of unearned premiums, $1,234,014.95; carried out at 80 per cent	987,211 96
Taxes due and accrued	22,364 58
Due and accrued for salaries, rent, etc.	865 26
Due for return premiums, $347.25; reinsurance premiums, $2,940.82	3,288 07
Total liabilities in Canada	$ 1,093,985 31

The Royal Insurance Company—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,678,738 43	
Deduct reinsurances, $41,502.69; return premiums, $207,580.48	249,083 17	
Net cash received for premiums		$ 1,429,655 26
Received for interest on investments		98,346 93
Rents		20,786 82
Total income in Canada		$ 1,548,789 01

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 52,794 15	
Deduct savings and salvage, $24; reinsurance, $793.89	817 89	
Net amount paid for said claims	$ 51,976 26	
Amount paid for claims occurring during the year	$ 648,190 54	
Deduct savings and salvage, $40.55; reinsurance, $4,218 63	4,259 18	
Net amount paid for said claims	$ 643,931 36	
Total net amount paid for claims		$ 695,907 62
Paid for commission or brokerage		268,938 07
Paid for salaries: head office officials and agents, $115,319.58; auditors' fees, $575.42; travelling expenses, officials, $2,716.32		118,611 32
Taxes		33,023 99
Miscellaneous expenditure, viz.: Printing and stationery, $17,029.89; inspections and surveys, $7,091.81; underwriters' associations, $15,804.46; advertising, $3,243.28; rent, $13,774; postage, telegrams, telephones and express, $8,684.94; maps and plans, $3,622.66: office furniture and fixtures, $6,032.62; legal expenses, $452.35; sundry and office expenses, $3,302.90		79,038 91
Total expenditure in Canada		$ 1,195,519 91

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$203,217,460	$2,314,238 42
Taken during the year, new and renewed	150,733,604	1,725,350 35
Total	$353,951,064	$4,039,588 77
Deduct terminated	137,072,887	1,576,527 66
Gross in force at end of year	$216,878,177	$2,463,061 11
Deduct reinsured	7,181,835	71,374 99
Net in force at December 31, 1915	$209,696,342	$2,391,686 12

Schedule A.

Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.
Governments—		
Dom. of Canada stock, 1909/34, 3½ p.c.	$ 48,666 67	$ 41,366 67
Dom. of Canada stock, 1930/50, 3½ p.c.	104,633 33	87,892 00
Prov. of British Columbia, 1937, 3½ p.c.	100,000 00	75,000 00
Prov. of Manitoba, 1937, 4 p.c.	100,000 00	85,000 00
Prov. of New Brunswick, 1938, 3 p.c.	77,866 67	56,842 67
Prov. of New Brunswick, 1922, 4 p.c.	24,500 00	23,030 00
Prov. of Nova Scotia, 1945, 3½ p.c.	108,040 00	82,110 40
Cities—		
Toronto, 1948, 4½ p.c.	97,333 33	85,653 33
Victoria, 1943, 4½ p.c.	60,000 00	50,400 00
Town—		
Maisonneuve, 1952, 5 p.c.	24,333 33	21,656 66
Schools—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	97,333 33	76,893 33
Westmount, 1925-1927, 5 p.c.	18,000 00	17,280 00
Railways—		
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.	148,433 33	117,262 33
Can. Nor. Ry., Ontario Div., (g'teed by Prov. of Manitoba), 1930, 4 p.c	504,186 67	443,684 27
Total on deposit with Receiver General	$1,513,326 66	$1,264,071 66

(*For General Business Statement, see Appendix.*)

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada—Messrs. ESINHART AND EVANS.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

CAPITAL.

Amount of capital authorized	$30,000,000 00
Amount subscribed	25,807,500 00
Amount paid thereon in cash	1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 366,981 98

Other Assets in Canada.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens		616,825 40
Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto	$ 25,173 07	
Union Bank of Canada, Winnipeg	12,566 22	
Total cash in banks		37,739 29
Agents' balances and premiums uncollected, fire, ($6,008.36 was on business prior to Oct. 1, 1915)		52,736 95
Total assets in Canada		$ 1,074,283 62

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 17,869 00	
Net amount of claims, unadjusted	784 00	
Total net amount of unsettled fire claims		$ 18,653 00
Reserve of unearned premiums: fire, $306,348.44; tornado, $496.76; sprinkler leakage, $29.67; total, $306,874.87; carried out at 80 per cent		245,499 90
Taxes due or accrued		4,500 00
Total liabilities in Canada		$ 268,652 90

The Scottish Union and National—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	428,248 20	59 34	234 10	
Less reinsurance	9,958 25			
Less return premiums	45,898 18		43 75	
Total deduction	55,856 43			
Net cash received	372,391 77	59 34	190 35	
Net cash received for premiums for all classes of business				$ 372,641 46
Cash received for interest on investments				58,235 64
Total income in Canada				$ 430,877 10

EXPENDITURE IN CANADA.

Claims.	Fire.	
	$ cts.	
Net payment for claims occurring in previous years	24,246 52	
Paid for claims occurring during the year	146,390 24	
Less savings and salvage	10 07	
Less reinsurance	10,462 80	
Total deduction	10,472 87	
Net payment for said claims	135,917 37	
Total net payment for claims	160,163 89	
Total net payments for claims for all classes of business		$ 160,163 89
Commission and brokerage: Fire, $83,300.41; Other, $35.69		83,336 10
Taxes: Fire, $11,108.75; Other, $4.16		11,112 91
Salaries and travelling expenses:—Salaries of head office, general and special agents, $13,360; travelling expenses:—officials, $4,760 05; agents, (including all expenses in relation to loss adjustments) $1,634.49		19,754 54
Miscellaneous expenditure, Fire, viz.:—Advertising, $125.91; fire departments, patrol and salvage corps assessments, etc., $13.98; furniture and fixtures, $125; legal expenses, $42; maps and plans, $2,252.84; postage, telegrams, telephones and express, $1,791.35; printing and stationery, $1,189.18; rents, $860; underwriters' boards, associations, etc., $4,677.53; office expenses, $99.96; miscellaneous expenses, $522.50		11,700 25
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express		0 60
Total expenditure in Canada		$ 286,068 29

The Scottish Union and National—*Concluded.*

SUMMMARY OF RISKS AND PREMIUMS IN CANADA.

	Fire.			Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums	No.	Amount	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	25,866	55,174,957	598,149 54	....	....	....	60	342,940	1,573 39
Taken in 1915, new and renewed	17,999	42,337,867	439,155 37	3	29,584	59 34	14	51,300	234 10
Totals	43,865	97,512,824	1,037,304 91	...	...	...	74	394,240	1,807 49
Less ceased	15,150	39,583,638	424,320 50	...	...	...	6	27,600	114 67
Gross in force at end of 1915	28,715	57,929,186	612,984 41	..	..	....	68	366,640	1,692 82
Less reinsured	.....	1,771,910	13,767 60						
Net in force at end of 1915	28,715	56,157,276	599,216 81	3	29,584	59 34	68	366,640	1,692 82

Summary of net in force at end of 1915: No. 28,786. Amount, $56,553,509. Premiums, $600,968.97.

Schedule A.

Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.
Cities—		
St. John, 1936, 4 p.c	$ 2,000 00	$ 1,700 00
Hamilton, Ont, 1934, 4 p.c	48,666 66	41,366 66
London, Ont., 1925, 4 p.c	25,000 00	22,500 00
Brantford, 1930, 4 p.c	30,000 00	25,800 00
Edmonton, 1929, 4½ p.c	48,666 67	42,826 67
St. Boniface, 1928, 5 p.c	50,310 38	46,788 65
Toronto (St. Ry.), 1918, 4 p.c	50,000 00	48,500 00
Quebec, 1933, 3½ p.c	6,000 00	4,800 00
Brantford, 1928, 4½ p.c	10,000 00	9,200 00
Halifax, 1945, 4 p.c	50,000 00	40,500 00
Fort William, 1939, 4½ p.c	50,000 00	42,000 00
School—		
Ottawa, 1941, 4 p.c	50,000 00	41,000 00
Total on deposit with Receiver General	$ 420,643 71	$366,981 98

For General Business Statement, see Appendix.)

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—A. W. DAMON.

Secretary—W. J. MACKAY.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 418,310 00

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Nova Scotia, St. John, N.B	$ 16,496 06	
Bank of Nova Scotia, Toronto, Ont	5,730 62	
Royal Bank of Canada, Montreal, P.Q	6,997 74	
Total cash in banks		29,224 42
Interest accrued		6,317 87
Agents' balances and premiums uncollected: Fire ($10.20 on business prior to Oct. 1, 1915)		113,412 35
Total assets in Canada		$ 567,264 64

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 48,094 51	
Net amount of tornado claims, unadjusted	17 00	
Total net amount of unsettled claims		$ 48,111 51
Reserve of unearned premiums—		
Fire	$ 332,815 35	
Tornado	4,472 60	
Sprinkler leakage	497 24	
Total, $337,785.19; carried out at 80 per cent		270,228 15
Taxes due and accrued		4,922 79
Total liabilities in Canada		$ 323,262 45

Springfield Fire and Marine—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business			
	Fire.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	618,975 42	647 83	4,855 20	
Less reinsurance	18,397 37	.....	254 83	
Less return premiums	121,097 18	94 50	860 01	
Total deduction	139,494 55	.....	1,114 84	
Net cash received	479,480 87	553 33	3,740 36	
Net cash received for premiums for all classes of business				$ 483,774 56
Cash received for interest on investments				30,651 37
Total income in Canada				$ 514,425 93

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Sprinkler Leakage.	Tornado	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	43,275 66			
Deduct savings and salvage	333 72			
Net payment for claims occurring in previous years	42,935 94	.....	125 25	
Paid for claims occurring during the year	259,404 81	24 25	408 95	
Less savings and salvage	10,501 04			
Less reinsurance	3,897 52			
Total deduction	14,398 56			
Net payment for said claims	245,006 25			
Total net payment for claims	287,942 19	24 25	534 20	
Total net payments for claims for all classes of business				$ 288,500 64
Commission and brokerage: Fire, $78,201.40; Other, $1,073.42				79,274 82
Taxes				12,439 90
Salaries and travelling expenses:—Salaries of general and special agents, $4,845 84; travelling expenses of special agents, $8,012.91				12,858 75
Miscellaneous expenditure, viz.:—Advertising, $121.69; fire departments, patrol and salvage corps assessments, etc., $13.98; legal expenses, $766.93; maps and plans, $1,198.22; postage, telegrams, telephones and express, $1,437.34; printing and stationery, $382.13; underwriters' boards, associations, etc., $2,685.39; adjusting expenses, $3,926.93				10,532 61
Total expenditure in Canada				$ 403,606 72

Springfield Fire and Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	63,272,608	598,346 32	134,000	1,020 00	2,583,075	13,522 12
Taken in 1915, new and renewed	75,635,139	631,773 61	84,267	553 33	1,049,695	4,855 20
Totals	138,907,747	1,230,119 93	218,267	1,573 33	3,632,770	18,377 32
Less ceased	74,100,552	617,584 96	78,600	750 50	1,244,660	5,936 52
Gross in force at end of 1915	64,807,195	612,534 97	139,667	822 83	2,388,110	12,440 80
Less reinsured	1,448,247	15,680 14	29,000	132 00	224,328	1,060 88
Net in force at end of 1915.	63,358,948	596,854 83	110,667	690 83	2,163,782	11,379 92

Summary of net in force at end of 1915: Amount, $65,633,397. Premiums, $608,925.58.

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brantford, 1942, 4½ p.c.	$ 60,000 00	$ 52,800 00
Calgary, 1933, 5 p.c.	50,000 00	46,000 00
Hamilton, 1932, 4 p.c.	12,000 00	10,320 00
Hamilton, 1934, 4½ p.c.	38,000 00	34,580 00
Ottawa, 1935, 4½ p.c.	20,000 00	18,200 00
Regina, 1928, 5 p.c.	20,000 00	18,800 00
Toronto, 1948, 4½ p.c.	27,000 00	23,760 00
Victoria, 1951, 4 p.c.	15,000 00	11,250 00
Victoria, 1938, 4½ p.c.	30,000 00	25,800 00
Westmount, 1947, 4½ p.c.	35,000 00	30,450 00
Westmount, 1955, 4½ p.c.	15,000 00	12,900 00
Winnipeg, 1925, 4 p.c.	55,000 00	49,500 00
Winnipeg, 1934, 4 p.c.	5,000 00	4,200 00
Schools—		
Montreal Catholic, 1948, 4 p.c.	25,000 00	19,000 00
Montreal Protestant, 1938, 4 p.c.	25,000 00	19,750 00
Outremont, 1950, 4½ p.c.	50,000 00	41,000 00
Total on deposit with Receiver General	$ 482,000 00	$418,310 00

General Business Statement for the Year Ending December 31, 1915.

INCOME.

Net cash received for premiums	$ 6,113,916 67
Interest and dividends	413,407 80
Rent	18,000 00
Increase in liabilities on account of reinsurance treaties	10,531 39
Refund of taxes on Massachusetts bank stocks	18,998 53
Gross profit on sale or maturity of bonds and stocks	40,242 00
Total income	$ 6,615,096 39

Springfield Fire and Marine—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 3,300,770 98
Expenses of adjustment and settlement of claims	58,328 25
Commission or brokerage	1,132,928 18
Allowances to local agencies for miscellaneous agency expenses	32,599 71
Salaries, $205,209.78; and expenses, $151,591.60; of special and general agents	356,801 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees	354,886 59
Rents	35,503 98
Underwriters' boards and tariff associations	65,066 50
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	35,420 80
Inspections and surveys	48,111 47
Taxes and real estate	5,851 30
State taxes on premiums, Insurance Department licenses and fees	150,479 80
All other licenses, fees and taxes	74,614 82
Stockholders for interest or dividends	250,000 00
Agents' balances charged off	4,848 91
Gross loss on sale or maturity of bonds and stocks	480,761 38
Gross decrease, by adjustment, in book value of stocks	15,500 00
All other disbursements	172,297 69
Total disbursements	$ 6,574,771 92

LEDGER ASSETS.

Book value of real estate	$ 300,000 00
Mortgage loans on real estate, first liens	2,112,770 00
Book value of bonds and stocks	6,071,671 02
Cash on hand, in trust companies and in banks	1,479,571 45
Agents' balances	1,360,195 73
Total ledger assets	$11,324,208 20

NON-LEDGER ASSETS.

Interest accrued	68,734 69
Market value of bonds and stocks over book value	359,260 98
Reinsurance due on paid claims	16,557 32
Gross assets	$11,768,761 19
Deduct assets not admitted	73,387 59
Total assets admitted	$11,695,373 60

LIABILITIES.

Net amount of unpaid claims	$ 577,261 47
Total unearned premiums	5,673,329 62
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000 00
Federal, state and other taxes due or accrued (estimated)	70,000 00
Funds held under reiasurance treaties	285,508 22
Interest due or accrued to Munich Reinsurance Co.	5,607 66
Contingent commissions or other charges due or accrued	10,000 00
Total amount of liabilities, except capital stock	$ 6,614,706 97
Capital stock paid up in cash	2,500 000 00
Surplus over all liabilities	2,580 666 63
Total liabilities	$11,695,373 60

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$863,061,305 00
Premiums thereon	9,210,654 04
Amount of risks terminated during the year	787,192,993 00
Premiums thereon	8,651,287 92
Net in force, December 31, 1915	1,043,112,633 00
Premiums thereon	10 929,117 30

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. R. BIGELOW.
Secretary—A. W. PERRY.
Principal Office—St. Paul, Minn.
Chief Agent in Canada—C. F. CODERE.
Head Office in Canada—Saskatoon, Sask.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed and paid in cash	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Prov. of Alberta, 1923, 4½ p. c	$ 50,000 00	$ 47,000 00
" Manitoba, 1937, 4 p.c	32,000 00	27,200 00
Cities—		
Fort William, 1940, 4½ p.c	10,000 00	8,400 00
Galt, 1946, 4 p.c	51,000 00	40,800 00
Hamilton, 1927, 4 p.c	35,000 00	31,150 00
Hamilton, 1937, 4 p.c	15,000 00	12,600 00
St. Boniface, 1942, 5 p.c	25,000 00	22,500 00
Toronto, 1922, 4 p.c	100,000 00	93,000 00
Total on deposit with Receiver General	$ 318,000 00	$ 282,650 00

Carried out at market value	$ 282,650 00

Other Assets in Canada.

Interest due, $300; accrued, $923.17		1,223 17
Agents' balances and premiums uncollected, viz.:—		
Fire ($194.31 on business prior to Oct. 1, 1915)	$ 34,336 27	
Automobile (including Fire risk)	1,123 69	
Inland Transportation	1,212 23	
Total		36,672 19
Total assets in Canada		$ 320,545 36

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 145 57	
Net amount of fire claims, unadjusted	28,098 34	
Net amount of automobile (including fire risk) claims, unadjusted	5,058 03	
Net amount of inland transportation claims, unadjusted	903 14	
Total net amount of unsettled claims		$ 34,205 08
Reserve of uncarned premiums, viz.:—		
Fire	$ 163,954 72	
Automobile (including Fire risk)	23,115 48	
Inland Transportation	2,881 90	
Tornado	4,492 05	
Total, $194,444.15; carried out at 80 per cent		155,555 32
Taxes due and accrued		5,000 00
Total liabilities in Canada		$ 194,760 40

St. Paul Fire and Marine—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Automobile. (including Fire risk.)	Inland Transportation.	Tornado.	Hail.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	324,576 73	60,269 62	6,061 28	4,138 08	66,149 26	
Less reinsurance	8,820 34		180 01		214 80	
Less return premiums	62,716 30	13,487 02	402 13	4 10	316 26	
Total deduction	71,536 64		582 14		531 06	
Net cash received	253,040 09	46,782 60	5,479 14	4,133 98	65,618 20	
Net cash received for premiums for all classes of business						$ 375,054 01
Cash received for interest on investments						12,970 00
Total income in Canada						$ 388,024 01

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Automobile. (including Fire risk.)	Inland Transportation.	Tornado.	Hail.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	18,450 69					
Deduct reinsurance	223 37					
Net payment for claims occurring in previous years	18,227 32	3,523 35		5 00		
Paid for claims occurring during the year	104,887 25	22,616 55	899 62	471 45	29,319 40	
Less reinsurance	1,001 84					
Net payment for said claims	103,885 41					
Total net payment for claims	122,112 73	26,139 90	899 62	476 45	29,319 40	
Total net payments for claims for all classes of business						$ 178,948 10
Commission and brokerage: Fire, $54,985.17; Other, $26,228.90						81,214 07
Taxes						9,171 12
Salaries and travelling expenses, Fire:—Salaries of general and special agents, $2,500; travelling expenses of special agents, $3,178.06						5,678 06
Miscellaneous expenditure, Fire, viz.:—Advertising, $118.94; fire departments, patrol and salvage corps assessments, etc., $2,884; furniture and fixtures, $16.25; adjusting expense, $194.98; legal expenses, 50c.; maps and plans, $32.56; postage, telegrams, telephones and express, $987.25; printing and stationery, $95.39; rents, $592.50; duty, $384.84; commercial reports, $25						5,332 21

St. Paul Fire and Marine—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous expenditure, Other, viz.: Inspections and surveys, $17; adjusting expense, $1,279.56; postage, telegrams, telephones and express, $134.12; printing and stationery, $99.35; duty, $36.85; underwriters' boards, associations, etc., $188.92; miscellaneous expense, $9.75	$ 1,765 55
Total expenditure in Canada	$ 282,109 11

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Fire.		Automobile. (including Fire risk.)		
	Amount.	Premiums	No.	Amount.	Premiums.
	$	$ cts.		$	$ cts.
Gross in force at end of 1914	26,219,252	337,366 00	2,015	2,615,570	58,018 51
Taken in 1915, new and renewed	24,914,001	326,149 51	2,345	2,920,478	59,717 98
Totals	51,133,253	663,515 51	4,360	5,536,048	117,736 49
Less ceased	24,837,856	327,510 89	2,548	3,289,920	71,505 53
Gross in force at end of 1915	26,295,397	336,004 62	1,812	2,246 128	46,230 96
Less reinsured	507,899	8,401 00			
Net in force at end of 1915	25,787,498	327,603 62	1,812	2,246,128	46,230 96

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.				
	Inland Transportation.			Tornado.	
	No.	Amount.	Premiums.	Amount.	Premiums.
		$	$ cts.	$	$ cts.
Gross in force at end of 1914	52	31,973	561 33	1,238,226	5,527 86
Taken in 1915, new	79,667	2,781,852	7,119 81	938,423	4,132 76
Totals	79,719	2,813,825	7,681 14	2,176,649	9,660 62
Less ceased	77,861	1,081,555	3,272 17	572,860	1,773 54
Gross in force at end of 1915	1,858	1,732,270	4,408 97	1,603,789	7,887 08
Less reinsured		1,000,000	180 01		
Net in force at end of 1915	1,858	732,270	4,228 96	1,603,789	7,887 08

Summary of net in force at end of 1915. Amount, $30,369,685. Premiums, $385,950.62.

St. Paul Fire and Marine—*Continued.*

General Business Statement for the Year ending December 31, 1915.

INCOME.

Net cash received for premiums	$ 8,194,279 55
Interest and dividends	435,184 65
Rents	15,710 94
Agents' balances previously charged off	41 28
Gross profit on sale or maturity of bonds	877 29
Gross increase, by adjustment, in book value of stocks	100 00
Borrowed money	350,000 00
Increase in liabilities on account of reinsurance treaties	18,914 43
From other sources	2,155 00
Total income	$ 9,017,263 14

DISBURSEMENTS.

Net amount paid for claims	$ 4,661,482 64
Expenses of adjustment and settlement of claims	105,953 23
Interest or dividends to stockholders	200,000 00
Commissions or brokerage	1,878,513 54
Allowances to local agencies for miscellaneous agency expenses	3,412 53
Borrowed money	350,000 00
Interest on borrowed money	3,344 46
Salaries, $61,893.82; and expenses, $164,733.88; of special and general agents	226,627 70
Salaries, fees and all other charges of officers, directors, trustees and home office employees	143,582 03
Rents	12,952 50
Underwriters' boards and tariff associations	39,512 50
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	8,308 73
Inspections and surveys	10,875 91
Taxes on real estate	3,522 00
State taxes on premiums, Insurance Department licenses and fees	149,580 68
All other licenses, fees and taxes	61,229 76
Agents' balances charged off	1,390 78
Gross loss on sale or maturity of bonds and stocks	15,462 66
Gross decrease, by adjustment, in book value of stocks	2,125 00
All other disbursements	121,976 62
Total disbursements	$ 7,995,853 27

LEDGER ASSETS.

Book value of real estate	$ 235,774 34
Mortgage loans on real estate, first liens	1,175,630 00
Mortgage loans on real estate, second liens	400 00
Book value of bonds and stocks	8,305,203 71
Cash on hand, in trust companies and banks	606,393 75
Agents' balances and bills receivable	1,207,664 40
Return premiums	48 36
Due from reinsurance company on claims paid	34,074 17
Total ledger assets	$11,565,188 73

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	14,646 82
Interest due and accrued	84,067 67
Unliquidated interest in National German American bank stock	200 00
Gross assets	$11,664,103 22
Deduct assets not admitted	343,392 81
Total admitted assets	$11,320,710 41

St. Paul Fire and Marine—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 728,992 98
Total unearned premiums	5,471,723 01
Federal, State and other taxes due or accrued (estimated)	140,280 00
Reinsurance premiums	42,642 18
Contingent commissions or other charges, due or accrued	2,291 95
Salaries, rents, etc., due or accrued	2,500 00
Due reinsurance companies for claims	5,323 12
Due for contingent commissions	27,500 00
Total liabilities, not including capital stock	$ 6,421,253 24
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	3,899 457 17
Total liabilities	$11,320,710 41

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire	$ 574,187,.62 00
Premiums thereon	7,361,553 64
Amount terminated during the year—Fire	500,626,898 00
Premiums thereon	6,880,403 92
Net amount in force at December 31, 1915—Fire	847,350,921 00
Premiums thereon	9,750,623 24
Net amount in force at December 31, 1915—Marine and Inland	$67,349,174 00
Premiums thereon	936,348 04

SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—MARLBOROUGH R. PRYOR.
Manager—GEO. EDWARD MEAD.
Principal Office—London, England.
Manager in Canada—
Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	$11,680,080 00
Amount paid thereon in cash	1,168,008 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 463,479 38

Other Assets in Canada.

Value of real estate held by the company (Toronto office)		45,850 00
Cash at head office in Canada		435 97
Cash in banks, viz:—		
Dominion Bank, Toronto	$ 13,304 60	
Union Bank of Canada, Toronto	7,500 55	
Total cash in banks		20,805 15
Agents' balances and premiums uncollected		62,256 79
Office furniture, $1,075.76; plans, $12,341.20		13,416 96
Total assets in Canada		$ 606,244 25

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 38,735 88
Reserve of unearned premiums, $390,742.07; carried out at 80 per cent	312,593 65
Taxes due and accrued	7,499 09
Total liabilities in Canada	$ 358,828 62

INCOME IN CANADA.

Gross cash received for premiums	$ 567,091 68	
Deduct reinsurances, $3,691.54; return premiums, $79,693.14	83,384 68	
Net cash received for premiums		$ 483,707 00
Endorsement fees		64 75
Received for interest on investments		12,252 12
Rents		1,908 93
Conscience money		2,122 72
Total income in Canada		$ 500,055 52

Sun Insurance Office—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 29,388 29	
Amount paid for claims occurring during the year	$ 245,801 30	
Deduct savings and salvage, $12.60; reinsurances, $7,598.57	7,611 17	
Net amount paid for said claims	$ 238,190 13	
Total net amount paid for claims		$ 267,578 42
Commission or brokerage		99,570 54
Paid for Salaries, head office officials, $26,121.02; auditors' fees, $400; travelling expenses of officials, $4,083.73		30,604 75
Taxes		12,158 65
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $3,566 18; advertising, $2,111.23; stationery and printing, $2,822.89; board dues, $5,619.74; rents, $2,174; miscellaneous, $147.98; maps and plans, $2,069.21; furniture and fixtures, $91.69, fire departments, patrols, etc., $45.76; Bradstreets, $92.17; insurance superintendence, $315.54		19,056 39
Total expenditure in Canada		$ 428,968 75

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year	$ 60,386,807	$ 766,154 08
Policies taken during the year, new	30,741,930	357,501 96
" " renewed	16,073,261	209,985 67
Total	$107,201,998	$1,333,641 71
Deduct terminated	42,924,937	556,809 37
Gross in force at end of year	$ 64,277,061	$ 776,832 34
Deduct reinsured	387,317	6,207 37
Net in force at December 31, 1915	$ 63,889,744	$ 770,624 97

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada stock, 1938, 3 p.c.	$ 23,530 33	$ 17,883 05
Prov. of Manitoba Tel. and Tel., 1947, 4 p.c.	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.	24,333 33	18,006 66
Cities—		
Calgary, 1937, 4½ p.c.	14,600 00	12,410 00
Edmonton, 1921, 5 p.c.	19,466 67	18,688 00
Halifax Con. Fund deb. stock, 1940, 4 p.c.	15,000 00	12,450 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,750 00
London, 1923, 4 p.c.	25,000 00	21,250 00
Montreal Cons. deb. stock, 1932, 4 p.c.	48,666 67	41,853 34
Toronto, 1929, 3½ p.c.	48,666 66	39,906 66
Vancouver, 1931, 4 p.c.	12,166 67	10,098 34
Vancouver, 1932, 4 p.c.	12,166 66	9,976 66
Victoria, 1958, 4 p.c.	25,000 00	18,500 00
Winnipeg, 1918, 4 p.c.	50,000 00	48,500 00
School—		
Winnipeg, 1943, 4 p.c.	17,000 00	13,770 00
Railways—		
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.), 1959, 5 p.c.	75,000 00	69,000 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c	36,500 00	26,280 00
Miscellaneous—		
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,250 00
Total on deposit with Receiver General	$ 545,763 66	$ 463,479 38

(*For General Business Statement, see Appendix*).

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—STEPHANIE DERVILLE.
Manager—BARON G. CERISE.
Principal Office—Paris, France.
Chief Agent in Canada—LOUIS MAURICE FERRAND.
Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint capital authorized and subscribed	$ 2,000,000 00
Amount paid in cash	500,000 00

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General:—			
966,666.67 francs French Rentes, perpetual, 3 p.c.	$ 186,566 67	$ 113,805 67	
City of Montreal stock, 1951, 4½ p.c.	24,333 33	21,413 33	
Total on deposit with Receiver General	$ 210,900 00	$ 135,219 00	
Carried out at market value			$ 135,219 00

Other Assets in Canada.

Cash at head office in Canada	4,589 10
Cash in Merchants Bank of Canada, Montreal	28,802 84
Agents' balances and premiums uncollected ($26,423.19 on business prior to Oct. 1, 1915)	48,130 40
Office furniture and plans	6,142 48
Total assets in Canada	$ 222,883 82

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid ($11.73 outstanding from agents' balances)	$ 6,746 59	
Net amount of claims, unadjusted	1,357 00	
Net amount of claims, resisted in suit (accrued in 1914)	5,000 00	
Total net amount of unsettled claims		$ 13,103 59
Reserve of unearned premiums, $150,520.68; carried out at 80 per cent		120,416 54
Due and accrued for salaries, rent, advertising, etc.		1,192 66
Return premiums, $5,615.96; reinsurance, $154.37		5,770 33
Taxes due and accrued		2,810 93
Total liabilities in Canada		$ 143,294 05

INCOME IN CANADA.

Gross cash received for premiums	$ 233,822 04	
Deduct reinsurances, $9,585.23; return premiums, $38,004.05	47,589 28	
Net cash received for premiums		$ 186,232 76
Interest on bank account		720 98
Total income in Canada		$ 186,953 74

L'Union Compagnie D'Assurances contre L'Incendie—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 14,833 45	
Deduct reinsurances	787 79	
Net amount paid for said claims	$ 14,045 66	
Amount paid for claims occurring during the year	$ 107,150 70	
Deduct reinsurances	3,111 98	
Net amount paid for said claims	$ 104,038 72	
Total net amount paid for claims		$ 118,084 38
Paid for commission or brokerage		31,925 26
Paid for salaries of officials, $14,587.69; directors' fees, $200; travelling expenses, officials, $880.94; agents, $399.37		16,068 00
Paid for taxes		6,777 14
Miscellaneous expenditure: Advertising, $1,038.76; furniture and fixtures, $44.50; maps and plans, $1,353.86; postage, telegrams, telephones and express, $1,270.06; printing and stationery, $1,026.78; rents, $2,291.63; boards and tariff associations, $1,954.43; sundries, $1,872 96; inspections and surveys, $3,488.56; exchange, $156.61; legal expenses, $249.21		14,747 36
Total expenditure in Canada		$ 187,602 14

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	10,386	$ 23,699,740	$ 278,507 27
Policies taken during the year, new and renewed	7,939	20,797,990	250,949 89
Total	18,325	$ 44,497,730	$ 529,457 16
Deduct terminated	6,245	18,619,746	221,811 95
Gross in force at end of year	12,080	$ 25,877,984	$ 307,645 21
Deduct reinsured		998,831	12,693 51
Net in force at December 31, 1915	12,080	$ 24,879,153	$ 294,951 70

(*For General Business Statement, see Appendix.*)

UNION ASSURANCE SOCIETY, LIMITED.

Statement for the Year ending December 31, 1915.

Chairman—Charles Mortimer.
General Manager—Herbert Lewis.
Principal Office—London, Eng.
Chief Agent in Canada—T. L. Morrisey.
Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed, £450,000	$ 2,190,000 00
Amount paid thereon in cash, £50,000	243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 456,034 33

Other Assets in Canada.

Cash at head office		5,649 78
Cash in banks, viz.:—		
Merchants Bank of Canada, Montreal	$ 1,724 89	
Bank of Toronto, Montreal	56,561 59	
Total cash in banks		58,286 48
Agents' balances and premiums uncollected, viz:—		
Fire ($516 on business prior to Oct. 1, 1915)	$ 67,945 09	
Inland transportation	165 81	
Total		68,110 90
Plans, $5,133.10 (less $1,026.62 depreciation)		4,106 48
Total assets in Canada		$ 592,187 97

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 36,594 20	
Net amount of fire claims, resisted, in suit	2,500 00	
Total net amount of unsettled fire claims		$ 39,094 20
Reserve of unearned premiums, fire, $365,915.37; carried out at 80 per cent		292,732 29
Taxes due and accrued		3,500 00
Other liabilities		12 50
Total liabilities in Canada		$ 335,338 99

INCOME IN CANADA.

Gross cash received for fire premiums	$ 629,659 91	
Deduct reinsurances, $80,016.62; return premiums, $75,587.51	155,604 13	
Net cash received for fire premiums		$ 474,055 78
Received for interest on bank deposits		2,444 70
Received for interest on investments		20,596 40
Total income in Canada		$ 497,096 88

UNION ASSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for fire claims occurring in previous years	$ 22,622 75	
Deduct savings and salvage, $8.40; reinsurances, $1,818.74	1,827 14	
Net amount paid for said claims	$ 20,795 61	
Amount paid for fire claims occurring during the year	$ 267,739 82	
Deduct savings and salvage, $5; reinsurances, $43,922.74	43,927 74	
Net amount paid for said claims	$ 223,812 08	
Total net amount paid for fire claims		$ 244,607 69
Commission or brokerage; fire		88,299 76
Salaries and travelling expenses, fire: salaries, head office, $38,940.18; salaries of agents, $900; travelling expenses, officials, $2,295.58		42,135 76
Taxes, fire		8,678 39
Miscellaneous expenditure, fire, viz.: Advertising, $919.05; fire record and mercantile agency, $119; exchange, $538.66; maps and plans, $2,459.89; postage, telegrams, telephones and express, $1,851.25; printing and stationery, $1,904.16; rents, $5,920.44; board fees, $5,846.66; sundries, $483.24; miscellaneous, $2,138.24; express, $270.48		22,451 07
Total expenditure in Canada		$ 406,172 67

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	30,513	$ 68,047,076	$ 809,639 49
Taken during the year, new and renewed	19,424	56,691,850	640,096 30
Total	49,937	$124,738 926	$1,449,735 79
Deduct terminated	19,243	51,601,748	614,048 30
Gross in force at end of year	30,694	$ 73,137 178	$ 835,687 49
Deduct reinsured		9,450,277	101,851 11
Net in force at December 31, 1915	30,694	$ 63,686 901	$ 733,836 38

Inland Transportation Risks.		
Taken during the year, new	$ 1,310,300	$ 196 92
Deduct terminated	1,310,300	196 92

SCHEDULE A.

Bond and debentures on deposit with Receiver General, viz:—

Governments—	Par value.	Market value.
Prov. of British Columbia stock, 1941, 3 p.c	$ 48,666 67	$ 32,606 67
Newfoundland, 1947, 3½ p.c.	24,333 34	19,953 34
Newfoundland, 1951, 3½ p.c.	24,333 33	19,953 33
Victorian Cons. Insc. stock, 1929/49, 3½ p.c.	46,233 33	38,373 66
Cities—		
Montreal stock, 1948, 4 p.c.	24,333 33	19,710 00
Ottawa, 1919, 4 p.c.	50,000 00	48,000 00
Toronto, 1929, 3½ p.c.	17,033 33	13,967 33
Toronto, 1918, 4 p.c.	100,000 00	97,000 00
Toronto, 1925, 4½ p.c.	10,000 00	9,400 00
Winnipeg, 1941, 3½ p.c.	53,000 00	39,220 00
Schools—		
Emard, Que., 1951, 5 p.c.	25,000 00	22,750 00
Maisonneuve, 1951, 4½ p.c.	50,000 00	39,000 00
St. Pierre, Que., 1951, 5 p.c.	30,000 00	26,100 00
Miscellaneous—		
Can. Perm. Mortge. Corp., 1921, 4¾ p.c.	30,000 00	30,000 00
Total on deposit with Receiver General	$ 532,933 33	$ 456,034 33

(*For General Business Statement, see Appendix*)

WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEO. R. CRAWFORD.

Secretary—OTTO E. SCHAEFER.

Principal Office—New York, N.Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
State of New York Canal Imp., 1961, 4 p.c.	$ 60,000 00	$ 61,200 00	
State of New York, 1961, 4 p.c.	40,000 00	40,800 00	
Town of Maisonneuve, 1953, 5 p.c.	40,393 33	35,950 00	
Total on deposit with Receiver General	$ 140,393 33	$ 137,950 00	
Carried out at market value			$ 137,950 00

Other Assets in Canada.

Cash at chief agency in Canada	507 63
Cash in Royal Bank of Canada, Montreal	3,040 97
Interest accrued	2,070 03
Agents' balances and premiums uncollected ($1,662.36 on business prior to Oct. 1, 1915)	24,052 25
Office furniture, $860.26; maps and plans, $2,509.90	3,370 16
Total assets in Canada	$ 170,991 04

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 2,530 65	
Net amount of claims, unadjusted	15,405 54	
Net amount of claims, resisted, in suit (accrued prior to 1915)	400 00	
Total net amount of unsettled claims		$ 18,336 19
Reserve of unearned premiums, $100,531.03; carried out at 80 per cent		80,424 82
Taxes due and accrued (estimated)		2,900 00
Due and accrued for salaries, rents, etc.		266 00
Total liabilities in Canada		$ 101,927 01

INCOME IN CANADA

Gross cash received for premiums	$ 194,253 13	
Deduct reinsurances, $12,000.90; return premiums, $45,510.60	57,511 50	
Total net cash received for premiums		$ 136,741 63
Received for bank interest and dividends		6,107 33
Total income in Canada		$ 142,848 96

WESTCHESTER—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 23,708 11	
Deduct savings and salvage, $214.77; reinsurances, $40.32	255 09	
Net amount paid for said claims	$ 23,453 02	
Amount paid for claims occurring during the year	$ 71,409 21	
Deduct reinsurances	2,026 83	
Net amount paid for said claims	$ 69,382 38	
Total net amount paid for claims		$ 92,835 40
Commission or brokerage		36,954 64
Salaries of general and special agents, $4,002.03; auditors' fees, $36.87; travelling expenses: officials, $328.82; agents, $728.70		5,096 42
Taxes		4,947 98
Miscellaneous expenditure, viz.: Advertising, $31.19; furniture and fixtures, $63.38; maps and plans, $486.86; postage, telegrams, telephones and express, $991.40; printing and stationery, $853.08; rents, $873.58; board fees, etc., $1,280.60; exchaage, $310.59; sundries, $283.14; supplies, $219.86; legal expenses, $3.50		5,402 18
Total expenditure in Canada		$ 145,236 62

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 14,358,341	$ 198,182 92
Taken during the year, new and reaewed	14,431,836	203,537 24
Total	$ 28,790,177	$ 401,720 16
Deduct terminated	13,448,481	190,451 56
Gross in force at end of year	$ 15,341,696	$ 211,268 60
Deduct reinsured	1,097,701	12,778 35
Net in force at December 31, 1915	$ 14,243,995	$ 198,490 25

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 5,876 00
Mortgage loans on real estate, first liens	114,710 00
Book value of bonds and stocks	5,570,376 60
Cash in trust companies and in banks	327,919 40
Agents' balances	491,896 59
Reinsurances due	43,106 83
Total ledger assets	$ 6,553,885 42

NON-LEDGER ASSETS.

Interest due and accrued	40,432 07
Gross assets	$ 6,594,317 49
Deduct assets not admitted	391,942 08
Total admitted assets	$ 6,202,375 41

LIABILITIES.

Net amount of unpaid claims	$ 408,878 26
Total unearned premiums	3,478,363 48
Federal, State and other taxes due aad accrued (estimated)	85,000 00
Coatingent commissions or other charges due or accrued	15,000 00
Federal income tax, withheld from salaries paid	362 04
Total liabilities, except capital stock	$ 3,987,603 78
Capital paid up in cash	500,000 00
Surplus over all liabilities and capital	1,714,771 63
Total liabilities	$ 6,202,375 41

WESTCHESTER—*Concluded.*

INCOME.

Net cash received for premiums	$ 3,700,125 98
Interest and dividends	243,517 41
Rents	168 00
Agents' balances previously charged off	354 03
Gross profit on sale or maturity of stocks	247 70
All other income	689 52
Total income	$ 3,945,042 64

DISBURSEMENTS.

Net amount paid for claims	$ 2,028,844 96
Expenses of adjustment and settlement of claims	49,804 27
Paid stockholders for interest or dividends	200,000 00
Commission or brokerage	738,234 77
Salaries, $162,530.41; expenses, $105,010.30; of special and general agents	267,540 71
Salaries, fees and all other charges of officers, directors, trustees and home office employees	126,797 71
Rents	27,597 19
Underwriters' boards and tariff associations	47,956 21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,309 92
Inspections and surveys	28,944 71
Taxes on real estate	87 57
State taxes on premiums, Insurance Department licenses and fees	101,495 11
All other licenses, fees and taxes	35,482 57
Agents' balances previously charged off	843 97
Gross decrease, by adjustment, in book value of bonds and stocks	2,661 63
Gross loss on sale or maturity of bonds	1,932 25
All other disbursements	90,404 85
Total disbursements	$ 3,758,938 40

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$ 571,469,214 00
Premiums thereon	5,966,385 23
Amount of policies terminated during the year—Fire	505,740,217 00
Premiums thereon	5,482,422 46
Net amount of policies in force at December 31, 1915—Fire	714,217,566 00
Premiums thereon	6,822,969 48

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15, Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount of joint stock capital subscribed	2,500,000 00
Amount paid thereon in cash ($1,000,000 Preferred)	2,484,625 65

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto		$ 212,520 74
Book value of bonds and debentures. (*For details, see Schedule A*)		1,691,623 73
Book value of stocks. (*For details, see Schedule B*)		657,098 70
Cash on hand at head office		1,438 33
Cash in banks, etc., viz.:—		
Canadian Bank of Commerce, New York, Toronto and London	$ 167,082 21	
Corn Exchange, National Bank, Chicago	3,583 65	
United States Mortgage and Trust Co., New York	49,413 81	
Crédit Lyonnais, London	58,826 56	
Total cash in banks		278,906 23
Total ledger assets		$ 2,841,587 73
Market value of bonds and stocks under book value		6,248 55
		$ 2,835,339 18

OTHER ASSETS.

Interest accrued	24,774 59
Rents accrued	1,057 06
Agents' balances and premiums uncollected ($29,058.45 on business prior to Oct. 1, 1915)	1,420,038 87
Bills receivable	14,836 71
Maps and plans	17,679 65
Due for reinsurance	94,846 48
Total assets	$ 4,408,572 54

The Western—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted	$ 28,543 49	
Net amount of inland and ocean claims, unadjusted	108,029 00	
Total net amount of unsettled claims		$ 136,572 49
Reserve of unearned premiums:—		
Fire	$ 560,975 65	
Inland Navigation	57,535 95	
Marine (Ocean)	11,955 39	
Inland Transportation	2,790 32	
Explosion	593 91	
Total, $633,851.22; carried out at 80 per cent		507,080 98
Dividends declared and due, remaining unpaid		981 93
Dividends declared but not yet due		35,000 00
Taxes due and accrued		8,000 00
Reinsurance premiums due		439,396 19
Total liabilities in Canada		$ 1,127,031 59

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted ($23,048.84 accrued prior to 1915)	$ 178,780 83	
Net amount of fire claims, resisted, in suit	7,988 00	
Total net amount of unsettled fire claims	$ 186,768 83	
Net amount of inland and ocean claims, unadjusted	145,625 00	
Net amount of tornado claims, unadjusted	96 00	
Total net amount of unsettled claims in other countries		$ 332,489 83
Reserve of unearned premiums:—		
Fire	$1,292,110 91	
Inland Navigation	74,391 54	
Marine (Ocean)	104,936 42	
Inland Transportation	2,352 48	
Tornado	11,590 63	
Explosion	1,315 46	
Total, $1,486,697.44; carried out at 80 per cent		1,189,357 95
Due and accrued for taxes		25,607 12
Reinsurance premiums due		32,896 06
Total liabilities in other countries		$ 1,580,350 96
Total liabilities in all countries		$ 2,707,382 55
Excess of assets over liabilities		$ 1,701,189 99
Capital stock paid in cash		2,484,625 65

INCOME.

Premiums.	Class of Business.					
	Fire.		Inland and Ocean.		Inland Transportation.	
	In Canada.	In Other Countries.	In Canada.	In Other Countries.	In Canada.	In Other Countries.
	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,348,475 59	2,833,625 24	1,002,028 82	1,852,836 03	32,099 95	13,214 73
Less reinsurance and return premiums	860,345 32	1,415,995 84	587,573 06	519,511 40	12,132 90	6,538 48
Net cash received	488,130 27	1,417,629 40	414,455 76	1,333,324 63	19,967 05	6,676 25

THE WESTERN—*Continued.*

INCOME—*Concluded.*

Premiums.	Class of Business.		
	Explosion.		Tornado.
	In Canada.	In Other Countries.	In Other Countries.
	$ cts.	$ cts.	$ cts.
Gross cash received	3,342 56	3,283 20	13,307 36
Less reinsurance and return premiums	2,125 21	2,370 46	6,500 27
Net cash received	1,217 35	912 74	6,807 09

Net cash received for premiums for all classes of business	$ 3,689,120 54
Cash received for interest on investments	87,953 04
Rents	4,628 59
Profit on sale of securities	517 50
Total income	$ 3,782,219 67

EXPENDITURE.

Claims.	Class of Business.						
	Fire.		Inland Transportation.		Tornado.	Marine and Inland.	
	In Canada.	In Other Countries.	In Canada.	In Other Countries.	In Other Countries.	In Canada.	In Other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	135,495 14	205,538 70	8,409 76	2,452 54			
Less savings, salvage and reinsurances	79,656 64	67,734 31	5,104 96	2,227 75			
Net payment for claims occurring in previous years	55,838 50	137,804 39	3,304 80	224 79	565 46		
Paid for claims occurring during the year	375,665 27	1,235,784 84	24,306 99	2,507 53	2,273 13		
Less savings, salvage and reinsurances	146,282 74	467,766 88	5,439 92	779 76	325 17		
Net payment for said claims	229,382 53	768,017 96	18,867 07	1,727 77	1,947 96		
Total net payment for claims	285,221 03	905,822 35	22,171 87	1,952 56	2,513 42	391,928 37	840,989 89

THE WESTERN—*Continued*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business	$ 2,450,599 49
Dividends paid stockholders	70,000 00
Commission and brokerage	542,559 13
Taxes	79,326 19
Salaries, and fees:—Salaries: head office, $101,441.16; departments, branches, general and special agents, $112,554.26; fees: directors, $18,240.54; auditors, $3,920.54	236,156 50
Miscellaneous expenditure, viz.:—Advertising, $14,178.32; fire departments, patrol and salvage corps assessments, etc., $10,292.17; furniture and fixtures, $4,025.39; inspections and surveys, $63,592.91; legal expenses, $1,527.56; maps and plans, $6,070.86; office expenses, $5,958.03; postage, telegrams, telephones and express, $30,039.94; printing and stationery, $34,383.39; rents, $28,468.98; underwriters' boards, associations, etc., $28,960.61; exchange, $4,697.32	232,195 48
Total expenditure	$ 3,610,836 79

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914		$ 2,699,022 09
Income as above		3,782,219 67
Total		$ 6,481,241 76
Expenditure as above	$ 3,610,836 79	
Amount written off ledger assets	28,817 24	
Total		3,639,654 03
Balance, net ledger assets, December 31, 1915		$ 2,841,587 73

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 137,726 93
Amount of commission thereon	34,857 77
Amount of losses recovered from said companies	90,788 65
Reserve, $74,457.45; carried out at 80 per cent	59,565 96
Amount of losses recoverable	12,107 69
Amount of reinsurance premiums payable to such companies	4,554 90
Amount of cash or other securities held as security for recovery of losses, etc	92,920 14

SUMMARY OF RISKS AND PREMIUMS.

Risks.	FIRE.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	160,639,141	1,783,282 31	521,111,239	4,026,791 45	681,750,380	5,810,073 76
Taken in 1915, new and renewed	150,851,486	1,717,641 58	420,689,987	2,905,568 85	571,541,473	4,623,210 43
Totals	311,490,627	3,500,923 89	941,801,226	6,932,360 30	1,253,291,853	10,433,284 19
Less ceased	145,655,202	1,686,196 48	442,213,731	3,236,585 40	587,868,933	4,922,781 88
Gross in force at end of 1915	165,835,425	1,814,727 41	499,587,495	3,695,774 90	665,422,920	5,510,502 31
Less reinsured	69,816,960	818,323 43	146,530,576	1,084,023 95	216,347,536	1,902,347 38
Net in force at end of 1915	96,018,465	996,403 98	353,056,919	2,611,750 95	449,075,384	3,608,154 93

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks.	Inland Marine.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts	$	$ cts.	$	$ cts.
Gross in force at end of 1914	7,960,678	66,000 24	6,993,728	125,049 17	14,954,406	191,049 41
Taken in 1915, new and renewed	40,313,890	187,780 54	70,407,689	267,873 89	110,721,579	455,654 43
Totals	48,274,568	253,780 78	77,401,417	392,923 06	125,675,985	646,703 84
Less ceased	42,095,803	161,061 17	64,501,610	235,584 17	106,597,413	396,645 34
Gross in force at end of 1915	6,178,765	92,719 61	12,899,807	157,338 89	19,078,572	250,058 50
Less reinsured	4,458,059	24,251 90	10,345,738	59,771 55	14,803,797	84,023 45
Net in force at end of 1915	1,720,706	68,467 71	2,554,069	97,567 34	4,274,775	166,035 05

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks.	Marine (Ocean.)					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	11,705,201	120,746 79	15,948,886	170,255 81	27,654,087	291,002 60
Taken in 1915, new and renewed	130,774,012	817,737 44	250,342,082	1,667,440 61	381,116,094	2,485,178 05
Totals	142,479,213	938,484 23	266,290,968	1,837,696 42	408,770,181	2,776,180 65
Less ceased	131,889,469	817,038 12	239,866,892	1,636,316 82	371,756,361	2,453,354 94
Gross in force at end of 1915	10,589,744	121,446 11	26,424,076	201,379 60	37,013,820	322,825 71
Less reinsured	6,656,059	62,886 53	5,495,532	45,227 43	12,151,591	108,113 96
Net in force at end of 1915	3,933,685	58,559 58	20,928,544	156,152 17	24,862,229	214,711 75

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks.	INLAND TRANSPORTATION.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	453,028	9,500 12	318,626	2,381 44	771,654	11,881 56
Taken in 1915, new and renewed	28,880,924	31,460 74	12,667,830	13,076 97	41,548,754	44,537 71
Totals	29,333,952	40,960 86	12,986,456	15,458 41	42,320,408	56,419 27
Less ceased	25,411,303	32,589 91	3,225,058	6,048 49	28,636,361	38,638 40
Gross in force at end of 1915	3,922,649	8,370 95	9,761,398	9,409 92	13,684,047	17,780 87
Less reinsured	1,307,549	2,790 32	4,880,699	4,704 96	6,188,248	7,495 28
Net in force at end of 1915	2,615,100	5,580 63	4,880,699	4,704 96	7,495,799	10,285 59

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks.	EXPLOSION.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Taken in 1915, new	1,054,731	4,251 05	1,035,833	5,000 56	2,090,564	9,251 61
Less ceased	100,000	225 00		2 29	100,000	227 29
Gross in force at end of 1915	954,731	4,026 05		4,998 27	1,990,564	9,024 32
Less reinsured	674,996	2,838 23	427,214	2,367 34	1,102,210	5,205 57
Net in force at end of 1915	279,735	1,187 82	608,619	2,630 93	888,354	3,818 75

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks.	Tornado. In Other Countries.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1914	2,545,672	13,095 04
Taken in 1915, new and renewed	2,691,147	14,216 40
Totals	5,236,819	27,311 44
Less ceased	760,651	3,402 54
Gross in force at end of 1915	4,476,168	23,908 90
Less reinsured	930,158	5,722 80
Net in force at end of 1915	3,546,010	18,186 10

Summary of net in force at end of 1915: amount, $490,142,551; premiums, $4,021,192.17.

SCHEDULE A.

Bonds and debs. owned by the Company:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Government—			
Prov. of Manitoba, 1930, 4 p.c.	$ 10,000 00	$ 8,700 00	$ 8,700 00
Cities—			
London, 1921, 4 p.c.	4,000 00	3,700 00	3,720 00
Winnipeg, 1941, 3½ p.c.	2,000 00	1,480 00	1,480 00
Town—			
Owen Sound, 1925, 4 p.c.	6,000 00	5,340 00	5,340 00
Schools—			
Moosejaw P., 1920-1922, 4½ p.c.	12,499 98		
Moosejaw P., 1923, 4½ p.c.	3,166 66	14,569 97	14,569 97
Railway—			
Can. Nor. Ry. Co. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	5,353 33	4,710 93	4,710 93
Miscellaneous—			
Canada Permanent Mortgage Corp., 1916, 4 p.c.	2,500 00	2,500 00	2,500 00
Canada Permanent Mortgage Corp., 1920, 4¼ p.c.	11,000 00	11,000 00	11,000 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1917, 4 p.c.	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co., 1918, 4 p.c.	3,000 00	3,000 00	3,000 00
Total on deposit with Receiver General.	$ 79,219 97	$ 74,700 90	$ 74,720 90

Bonds and debentures on deposit or with trustees in United States, viz.:—

Government—			
Dom. of Canada stock (6 months' notice), 3½ p.c.	$ 5,350 00	$ 5,350 00	$ 5,350 00
Dom. of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription)	7,500 00	7,500 00	7,500 00
Anglo-French External War Loan, 1920, 5 p.c.	13,000 00	12,220 00	12,610 00
Prov. of Manitoba, 1930, 4 p.c.	60,000 00	52,200 00	52,200 00
Prov. of Ontario, 1920, 5 p.c.	50,000 00	49,500 00	50,000 00
Georgia State, 1933, 3½ p.c.	10,000 00	9,400 00	9,400 00
Porto Rico registered (1909 series), 1927, 4 p.c.	5,000 00	5,000 00	5,000 00
Porto Rico registered (1909 series), 1932, 4 p.c.	5,000 00	5,000 00	5,000 00

THE WESTERN—*Continued.*

SCHEDULE A—*Continued.*

Bonds and debentures on deposit or with trustees in United States, viz:—Concluded.

Cities—	Par Value.	Book Value.	Market Value.
Columbus, Ohio, 1919, 4 p.c.	$ 50,000 00	$ 50,500 00	$ 50,000 00
Eugene, Ore. (Bancroft Act), 1924, 6 p.c.	13,900 00	15,012 00	14,595 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,500 00	22,750 00
Kingston, 1922 and 1923, 4 p.c.	26,700 00	24,652 00	24,385 00
Kingston, 1918 to 1927, 4½ p.c.	21,300 00	20,286 00	20,235 00
Montreal, 1917-1924, 4 p.c.	36,000 00	32,860 00	33,840 00
Montreal, 1922, 4 p.c.	10,000 00	9,300 00	9,300 00
New York, 1919, 3½ p.c.	141,000 00	138,180 00	139,590 00
New York, 1941, 3½ p.c.	6,000 00	5,400 00	5,400 00
New York, 1955, 4 p.c.	60,000 00	58,800 00	58,800 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,300 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,700 00	8,700 00
Richmond, Virginia, 1921, 4 p.c.	40,000 00	39,161 91	39,200 00
Richmond, Virginia, 1927, 4 p.c.	2,000 00	1,958 09	1,940 00
St. Boniface, Man., 1944, 5 p.c.	25,000 00	20,750 00	22,500 00
Toledo, Ohio, 1942, 4 p.c.	3,000 00	3,120 00	3,030 00
Toledo, Ohio, 1944, 4 p.c.	47,000 00	48,880 00	47,470 00
Winnipeg, 1920, 4 p.c.	16,000 00	15,200 00	15,040 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,350 00	5,350 00
Towns—			
Cobourg, 1924 to 1927, 4 p.c.	25,000 00	21,540 00	22,000 00
Stayner, 1916 to 1928, 4 p.c.	14,660 78	13,184 83	13,194 70
Counties—			
Greenville, S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,000 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,250 00	5,250 00
District—			
Greater Winnipeg, 1920, 5 p.c.	25,000 00	24,750 00	24,750 00
School—			
Westmount, 1950, 5 p.c.	14,000 00	13,440 00	12,880 00
Railways—.			
Aurora, Elgin, and Chicago Ry. Co. (1st and Ref. Mtge.), 1946, 5 p.c.	5,000 00	4,150 00	4,200 00
Can. Nor. Ry., 1919, 4 p.c.	50,000 00	48,000 00	47,000 00
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	97,333 33	78,840 00	85,653 33
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd., 1st Mtge.), 1920, 4½ p.c.	50,000 00	47,500 00	48,000 00
C.P.R. Note Cert., 1924, 6 p.c.	2,500 00	2,575 00	2,575 00
Chicago Ry. Co. (1st Mtge.), 1927 or earlier, 5 p.c.	5,000 00	4,850 00	4,850 00
Chicago, Milwaukee and St. Paul Ry., 1989, 4 p.c.	8,000 00	7,360 00	7,680 00
Chicago, Milwaukee and St. Paul Ry. Convertible, 1932, 4½ p.c.	600 00	618 00	612 00
Chicago, Milwaukee and St. Paul Ry. General Refunding Bonds, 2014, 5 p.c.	1,200 00	1,296 00	1,284 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.	25,000 00	22,500 00	23,000 00
Los Angeles, California, Ry. Corporation (1st and Ref. Mtge. Gold Bonds), 1940, 5 p.c	105,000 00	93,450 00	94,500 00
Minneapolis and St. Paul Street Ry. Co., 1928, 5 p.c.	5,000 00	5,100 00	5,050 00
Niagara, St. Catharines and Toronto Ry. Co., 1929, 5 p.c.	25,000 00	22,750 00	23,250 00
Porto Rico Railways Co. (1st mortgage), 1936, 5 p.c.	25,000 00	19,750 00	20,000 00
Miscellaneous—			
Canada Landed and National Investment Company, 1920, 5 p.c.	20,000 00	20,000 00	20,000 00
Central Canada Loan and Savings Co., 1917, 4 p.c.	300,000 00	300,000 00	300,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.	2,500 00	3,175 00	3,000 00
Mortgage Bond Co. of New York, 1932, 5 p.c.	10,000 00	9,500 00	9,500 00
Provincial Light, Heat and Power Co., 1946, 5 p.c.	96,000 00	94,080 00	95,040 00
Toronto Savings and Loan Co., 1917 and 1919, 4 p.c.	50,000 00	50,000 00	50,000 00
Total held in United States	$1,670,544 11	$1,590,738 83	$1,602,754 03

THE WESTERN—*Concluded.*

SCHEDULE A—*Concluded.*

	Par Value.	Book Value.	Market Value.
Other bonds—			
Cape of Good Hope Con. Stock, 1943, 3 p.c., (on deposit at Pretoria)	$ 29,200 00	$ 22,484 00	$ 22,484 00
Clifton Hotel Company, 1916, 6 p.c. (with company)	3,700 00	3,700 00	3,700 00
Total par, book and market values	$1,782,664 08	$1,691,623 73	$1,703,658 93

SCHEDULE B.

Stocks owned by the company :—			
551 shares Canadian Bank of Commerce	$ 55,100 00	$ 110,200 00	$ 111,853 00
2,044 shares Canada Permanent Mtge. Corp	20,440 00	37,405 20	37,405 20
300 shares Dominion Savings and Investment Society	15,000 00	12,000 00	11,850 00
30 shares Toronto General Trusts Corporation	3,000 00	6,210 00	6,210 50
12 shares Baltimore and Ohio R.R. Co. (pref.)	1,200 00	936 00	924 50
22½ shares Baltimore and Ohio R.R. Co. (com.)	2,250 00	2,160 00	2,092 50
19,683 shares British America Assurance Co	492,075 00	246,037 50	231,275 25
200 shares Chicago & North Western Ry. Co.	20,000 00	27,400 00	26,800 00
700 shares Lehigh Valley Ry. Co	35,000 00	58,450 00	57,050 00
62 shares Lehigh Valley Coal Sales Co	3,100 00	4,960 00	4,960 00
240 shares Louisville & Nashville Ry. Co.	24,000 00	31,200 00	30,480 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.)	30,000 00	37,500 00	36,900 00
80 shares Illinois Central Ry. Co	8,000 00	8,640 00	8,640 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co	10,000 00	10,000 00	9,700 00
125 shares Can. Pac. Ry. Co	12,500 00	23,000 00	22,875 00
100 shares Northern Pacific Ry. Co	10,000 00	11,800 00	11,600 00
100 shares Union Pacific R.R. Co	10,000 00	14,800 00	13,800 00
100 shares Consolidated Gas. Co. of New York	10,000 00	14,400 00	14,400 00
Total par, book and market values	$ 761,665 00	$ 657,098 70	$ 638,814 95

THE YORKSHIRE INSURANCE COMPANY LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—EDWIN GRAY.

General Manager and Secretary—JAMES HAMILTON.

Principal Offices—York and London.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—Montreal.

Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 4,860,000 00
Amount subscribed	4,110,860 00
Amount paid in cash	608,904 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 407,180 23

Other Assets in Canada.

Value of real estate held by the company		550,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		1,883,300 00
Cash at head office in Canada		22,201 70
Cash in banks, viz:—		
Canadian Bank of Commerce, Montreal	$ 52,774 11	
La Banque Provinciale, Montreal	5,323 62	
Total cash in banks		58,097 73
Agents' balances and premiums uncollected, viz:—		
Fire ($530.17 on business prior to Oct. 1, 1915.)	$ 73,943 93	
Accident, etc. ($109.35 on business prior to Oct. 1, 1915)	8,796 84	
Live stock ($133.88 on business prior to Oct. 1, 1915)	2,566 83	
Total		85,307 60
Interest due, $4,611.25; accrued, $34,944.05		39,555 30
Rents due, $2,405.43; accrued, $1,286.66		3,692 09
Office furniture and plans		14,086 57
Total assets in Canada		$ 3,063,421 22

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 15,808 00	
Net amount of fire claims, resisted, in suit	4,563 00	
Net amount of live stock claims, unadjusted	2,873 00	
Net amount of live stock claims, resisted, in suit	2,220 00	
Net amount of accident claims, unadjusted	110 00	
Net amount of plate glass claims, unadjusted	91 60	
Net amount of sickness claims, unadjusted	35 00	
Net amount of employers' liability claims, unadjusted	4,386 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	1,630 00	
Total net amount of unsettled claims		$ 31,716 60

THE YORKSHIRE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz:—		
Fire	$ 288,962 78	
Accident	2,957 44	
Plate Glass	4,766 12	
Sickness	1,730 24	
Employers' Liability	8,953 79	
Live Stock	12,294 91	
Automobile (excluding Fire risk)	8,571 74	
Total, $328,337.02; carried out at 80 per cent		$ 262,669 62
Taxes due and accrued (estimated)		8,000 00
Total liabilities in Canada		$ 302,386 22

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Live Stock.	Plate Glass.	Automobile (excluding Fire risk.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	439,148 78	8,263 64	15,731 42	4,779 86	35,119 94	8,745 01	23,623 93
Less reinsurance	4,145 03	234 64	.....	39 04	637 90	.....	.....
Less return premiums	74,234 51	1,832 34	3,298 43	743 25	4,569 09	2,528 03	6,298 06
Total deduction	78,379 54	2,066 98	.....	782 29	5,206 99	.....	.....
Net cash received	360,769 24	6,196 66	12,432 99	3,997 57	29,912 95	6,216 98	17,325 87

Net cash received for premiums for all classes of business		$ 436,852 26
Cash received for interest on investments		123,621 55
Rents		17,455 54
Total income in Canada		$ 577,929 35

The Yorkshire—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Live Stock.	Plate Glass.	Automobile (excluding Fire risk.)
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	11,699 04	203 00	421 37	390 00	2,176 66	59 45	154 50
Paid for claims occurring during the year	199,700 84	11,343 67	2,571 69	843 91	16,608 77	1,625 79	2,238 97
Less savings and salvage	20 81						
Less reinsurance	1,081 11	180 00		155 34			
Total deduction	1,101 92						
Net payment for said claims	198,598 92	11,163 67		688 57			
Total net payment for claims	210,297 96	11,366 67	2,993 06	1,078 57	18,785 43	1,685 24	2,393 47

Total net payments for claims for all classes of business	$	248,600 40
Dividends paid stockholders		
Commission and brokerage: Fire, $71,028.47; Other, $16,084.61		87,113 08
Taxes: Fire, $9,996.08; Other, $2,297.08		12,293 16
Salaries, fees and travelling expenses; Fire:—Salaries, head office, $16,553.99; fees—directors, $960; auditors, $200; travelling expenses, officials, $2,340.46		20,054 45
Salaries, fees and travelling expenses; Other:—Salaries, head office, $8,433.98; fees, auditors, $200; travelling expenses, officials, $1,822.07		10,456 05
Miscellaneous expenditure: Fire; viz.:—Advertising, $146.26; furniture and fixtures, $597.07; legal expenses, $197.82; maps and plans, $1,274.34; postage, telegrams, telephones and express, $2,625.22; printing and stationery, $2,185.60; rents, $4,306.12; underwriters' boards, associations, etc., $4,200.55; light, $113.33; sundries, $932.69		16,579 00
Miscellaneous expenditure: Other; viz.:—Advertising, $218.64; furniture and fixtures, $140.50; inspections and surveys, $234.16; legal expenses, $9.75; medical examiners' fees, $.90; postage, telegrams, telephones and express, $891.69; printing and stationery, $2,163.43; rents, $877.92; underwriters' boards, associations, etc., $115; light, $97.84; sundries, $523.25		5,273 08
Total expenditure in Canada	$	400,369 22

THE YORKSHIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Employers' Liability.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	20,803	46,146,857	534,544 57	328	1,151,250	6,264 50	127	1,270,000	16,391 86
Taken in 1915—New and Renewed	14,365	38,036,837	459,296 46	159	639,000	3,585 75	90	900,000	14,040 11
	....	....	....	194	698,750	3,786 50	50	500,000	4,645 31
Totals	35,168	84,183,664	993,841 03	681	2,489,000	13,636 75	267	2,670,000	35,077 28
Less ceased	13,901	35,217,501	420,817 65	393	1,392,250	7,487 24	163	1,630,000	17,425 16
Gross in force at end of 1915	21,267	48,966,163	573,023 38	288	1,096,750	6,149 51	104	1,040,000	17,652 12
Less reinsured	....	828,134	4,400 78	....	44,000	234 64	....	....	....
Net in force at end of 1915	21,267	48,138,029	568,622 60	288	1,052,750	5,914 87	104	1,040,000	17,652 12

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Continued.*

Risks and Premiums.	Class of Business.							
	Sickness.		Live Stock.			Plate Glass.		
	No.	Premiums	No.	Amount	Premiums	No.	Premiums	
		$ cts.		$	$ cts.		$ cts.	
Gross in force at end of 1914	237	3,861 26	683	469,468	33,978 30	227	5,116 21	
Taken in 1915—New	97	1,950 00	887	590,788	34,142 13	261	6,724 26	
and Renewed	131	2,357 50	....	....	....	131	2,397 37	
Totals	465	8,168 76	1,570	1,060,256	67,220 43	619	14,237 84	
Less ceased	274	4,637 51	1,042	723,383	41,890 30	280	5,946 28	
Gross in force at end of 1915	191	3,531 25	528	336,873	25,330 13	339	8,291 56	
Less reinsured	....	70 78	....	....	540 31	....	....	
Net in force at end of 1915	191	3,460 47	528	336,873	24,789 82	339	8,291 56	

The Yorkshire—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Automobile (excluding Fire risk).		
	No.	Amount.	Premiums
		$	$ cts.
Gross in force at end of 1914	197	1,970,000	13,997 62
Taken in 1915—New	499	4,990,000	22,683 03
and Renewed	8	80,000	1,068 85
Totals	704	7,040,000	37,749 50
Less ceased	376	3,760,000	20,606 02
Gross and net in force at end of 1915	328	3,280,000	17,143 48

Summary of net in force at end of 1915: No. 23,045. Premiums, $645,874.92.

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—	Par Value.	Market Value.
Governments—		
Dom. of Canada registered stock, 1930/50, 3½ p.c.	$ 72,513 33	$ 60,911 20
Dom. of Canada bonds, 1920/1925, 4½ p.c.	42,340 00	41,493 20
Prov. of Manitoba, (Tel. and Tel. System) 1947, 4 p.c.	25,000 00	20,500 00
India stock, 1948, 3 p.c.	24,333 33	16,790 00
Cities—		
Fort William, 1928, 5 p.c.	14,250 00	13,252 50
Fort William, 1938, 5 p.c.	6,000 00	5,460 00
Fort William, (Hospital) 1928, 5 p.c.	18,000 00	16,740 00
Kamloops, 1936, 5 p.c.	20,000 00	17,200 00
Port Arthur, 1940, 4½ p.c.	24,333 33	20,440 00
Regina, 1939, 4½ p.c.	24,333 33	20,440 00
Vancouver, 1917, 4 p.c.	6,000 00	5,880 00
Vancouver, 1918, 4 p.c.	20,000 00	19,200 00
School—		
Montreal, R.C., 1948, 4 p.c.	22,000 00	16,720 00
Railways—		
Alberta and Great Waterways Ry. Co., 1st. mtge, (g'teed by Prov. of Alta.) 1959, 5 p.c.	35,000 00	32,200 00
Can. Nor. Ry. 1st mtge, (g'teed by the Prov. of Man.) 1929, 4 p.c.	24,333 33	21,413 33
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed by Prov. of N.B.) 1953, 4 p.c.	26,000 00	20,540 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1921, 4¾ p.c.	58,000 00	58,000 00
Total on deposit with Receiver General	$ 462,436 65	$ 407,180 23

(For General Business Statement, see Appendix.)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE OR LIFE

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1915.

ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK.)

Ætna Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

The Home Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
St Paul Fire and Marine Insurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

BURGLARY INSURANCE.

The Canada Accident Assurance Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Globe and Rutgers Fire Insurance Company.
The Western Assurance Company. (*See* Fire Statement.)

GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident Assurance Company.
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Globe Indemnity Company of Canada.
The Guarantee Company of North America.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited.) (*See* Fire Statement.)
Maryland Casualty Company.
National Surety Company.
The Ocean Accident and Guarantee Corporation (Limited.) (*See* Fire Statement.)
Railway Passengers Assurance Company.
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

British America Assurance Company. (*See* Fire Statement.)
The Canada Hail Insurance Company.
The Dominion Fire Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Hudson Bay Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (See Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The British and Foreign Marine Insurance Company (Limited.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement)
The Ocean Marine Insurance Company (Limited).
Queen Insurance Company of America. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Union Assurance Society (Limited.) (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIGHTNING INSURANCE.

The Western Assurance Company. (*See* Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
The Casualty Company of Canada
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Mount Royal Assurance Company. (*See* Fire Statement.)
The National Provincial Plate Glass and General Insurance Company (Limited).
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
Catholic Mutual Benefit Association of Canada, The Grand Council of the (*See* Life Statement, Vol. II.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Independent Order of Foresters. (*See* Life Statement, Vol. II.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE—*Concluded.*

Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
Moose, The Grand Lodge of the Loyal Order of, in the Dominion of Canada.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Royal Guardians. (*See* Life Statement, Vol. II.)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See* Fire Insurance.)
American Lloyds, Underwriters at. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement).
Maryland Casualty Company.
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Canadian Casualty and Boiler Insurance Company.
The Fidelity and Casualty Company of New York.
The Hartford Steam Boiler Inspection and Insurance Company.
Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

Chartered Trust and Executor Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
German American Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)

TORNADO INSURANCE—*Concluded.*

National Fire Insurance Company of Hartford. (*See* Fire Statement.)
National Union Fire Insurance Company of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

WEATHER INSURANCE.

The Canada Weather Insurance Company.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. L. H. SIMPSON.

Secretary—JOHN E. HOFFMAN.

Principal Office—New York.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with the Receiver General, viz.:—

	Par Value.	Market Value.	
State of New York, 1961, 4 p.c.	$ 26,000 00	$ 26,520 00	
Carried out at market value			$ 26,520 00
Other Assets in Canada.			
Cash at head office in Canada			742 42
Total assets in Canada			$ 27,262 42

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Gross cash received for premiums	$ 17,874 14	
Deduct reinsurances, $42.84; return premiums, $120.44	163 28	
Net cash received for said premiums		$ 17,710 86
Total income in Canada		$ 17,710 86

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 10,027 17	
Deduct savings and salvage	622 15	
Total net amount paid for claims		$ 9,405 02
Paid for commission or brokerage		3,426 41
Paid for taxes		501 10
Paid for salaries, fees and all other charges of officials		41 66
Miscellaneous expenditure, viz.: Printing and stationery		19 50
Total expenditure in Canada		$ 13,393 69

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	No.	Amount.	Premiums.
Policies taken during year		$ 56,914,025	$ 17,874 14
Deduct terminated		56,914,025	17,874 14

The American and Foreign Marine—*Concluded.*

General Business Statement for the Year ending December 31, 1915.

INCOME.

Total amount received for premiums	$ 327,769 96
Total amount received for interest and dividends	51,601 18
Gross increase, by adjustment, in book value of bonds	402 88
Agents' balances previously charged off	54 55
Total income	$ 379,828 57

DISBURSEMENTS.

Net amount paid for claims	$ 135,303 39
Expenses of adjustment and settlement of claims	6,712 15
Paid stockholders for interest or dividends	30,000 00
Commission or brokerage	47,070 85
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,360 00
Allowances to agencies for miscellaneous agency expenses	141 14
State taxes on premiums, Insurance Department licenses and fees	4,958 41
All other licenses, fees and taxes	1,437 13
Gross decrease, by adjustment, in book value of bonds	991 02
Underwriters' boards and tariff associations	276 47
Inspections and surveys	196 50
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	0 77
All other disbursements	2,624 26
Total disbursements	$ 234,072 09

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,350,186 25
Cash in trust companies and in banks	103,833 36
Agents' balances	8,684 95
Total ledger assets	$ 1,462,704 56

NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid	1,043 08
Interest accrued	10,633 60
Gross assets	$ 1,474,381 24
Deduct assets not admitted	112,093 00
Total admitted assets	$ 1,362,288 24

LIABILITIES.

Net amount of unpaid claims	$ 175,731 00
Total unearned premiums	67,067 22
Federal, state, county and other taxes due or accrued	12,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200 00
Reinsurance due other companies	86,518 39
Total liabilities, except capital	$ 342,016 61
Capital paid up in cash	300,000 00
Surplus over all liabilities	720,271 63
Total liabilities	$ 1,362,288 24

RISKS AND PREMIUMS.

For Marine and Inland Risks.

Amount written or renewed during the year	$1,142,017,255 00
Premiums thereon	1,300,321 66
Amount terminated during the year	1,120,392,288 00
Premiums thereon	1,299,944 23
Net amount in force at December 31, 1915	19,829,583 00
Premiums thereon	111,977 29

AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. LAFRENTZ.

Secretary—W. A. BRANDT.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. HALL.

Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.	$ 67,000 00	$ 54,940 00	
Carried out at market value			$ 54,940 00

Other Assets in Canada.

Cash in Home Bank, Toronto	1,728 58
Interest accrued	1,340 00
Agents' balances and premiums uncollected ($342.78 on business prior to Oct. 1, 1915)	1,000 07
Total assets in Canada	$ 59,008 65

LIABILITIES IN CANADA.

Amount of guarantee claims, resisted, in suit	$ 5,000 00	
Amount of guarantee claims, resisted, not in suit	548 44	
Total net amount of unsettled claims		$ 5,548 44
Reserve of unearned premiums, $6,906.65; carried out at 80 per cent		5,525 32
Total liabilities in Canada		$ 11,073 76

INCOME IN CANADA.

Gross cash received for premiums	$ 26,336 70	
Deduct reinsurances, $2,590.56; return premiums, $7,830.67	10,421 23	
Total net cash received for premiums		$ 15,915 47
Received for interest on investments		2,680 00
Total income in Canada		$ 18,595 47

American Surety—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ −1,271 44	
Amount paid for claims occurring during the year	$ 2,770 42	
Deduct recoveries	23 12	
Net amount paid for said claims	$ 2,747 30	
Total net amount paid for claims		$ 1,475 86
Commission or brokerage		3,849 72
Taxes and fees		252 97
Miscellaneous expenditure, viz.: Printing and stationery, $46.97; adjustment expenses, $317.61		364 58
Total expenditure in Canada		$ 5,943 13

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,938	$ 4,664,512	$ 20,101 19
Taken during the year, new and renewed	2,613	5,531,191	24,846 36
Total	4,551	$ 10,195,703	$ 44,947 55
Deduct terminated	2,599	6,472,429	29,188 68
Gross in force at Dec. 31, 1915	1,952	$ 3,723,274	$ 15,758 87
Deduct reinsured		1,037,900	2,590 56
Net in force Dec. 31, 1915	1,952	$ 2,685,374	$ 13,168 31

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 3,166,047 91
Loans secured by pledge of bonds, stocks or other collaterals	71,000 00
Mortgage loans on real estate, first liens	24,795 69
Book value of bonds and stocks owned	3,925,215 00
Cash on hand and in banks or deposited in trust companies	1,219,248 21
Gross premiums in course of collection	739,910 25
Salvage recoverable	154,055 62
Reinsurance recoverable	389 90
Total ledger assets	$ 9,300,662 58

NON-LEDGER ASSETS.

Interest accrued	33,557 48
Rents due and accrued	6,508 22
Appraised value of real estate over book value	248,952 09
Gross assets	$ 9,589,680 47
Deduct assets not admitted	441,239 93
Total admitted assets	$ 9,148,440 54

LIABILITIES.

Total amount of unpaid claims	$ 746,229 19
Total unearned premiums	2,053,118 17
Commission, brokerage, etc., due or to become due to agents or brokers	67,560 18
Salaries, expenses, etc., due or accrued	65,071 43
Federal, State and other taxes due or accrued (estimated)	49,868 39
Reinsurance due	44,837 61
Premiums paid in advance	16,343 61
Federal income tax retained	1,078 91
All other liabilities	2,804 58
Total liabilities, except paid up capital	$ 3,046 912 07
Capital stock paid up	5,000 000 00
Surplus beyond capital and other liabilities	1,101,528 47
Total liabilities	$ 9,148,440 54

American Surety—*Concluded.*

INCOME.

Net cash received for premiums	$ 3,210,138 13
Received for interest and dividends	223,110 13
Received for rents	278,174 69
Gross profit on sale or maturity of real estate, bonds and stocks	2,264 25
Gross increase, by adjustment, in book value of bonds and stocks	634,441 25
All other income	131 13
Total income	$ 4,348,259 58

DISBURSEMENTS.

Net amount paid for claims	$ 902,482 20
Investigation and adjustment of claims	97,329 67
Dividends paid stockholders	250,000 00
Commission or brokerage	593,298 06
Salaries, travelling and all other expenses of agents, not on commission account	862,496 68
Salaries, fees and all other compensations of officers, directors, trustees and home office employees	437,633 75
Inspections	16,878 24
Taxes on real estate	78,609 74
State taxes on premiums, Insurance Department licenses and fees	88,636 29
All other licenses, fees and taxes	19,994 68
Rent	52,707 50
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years	163,346 23
Gross loss on sale or maturity of real estate, bonds and stocks	424,491 81
Gross decrease, by adjustment, in book value of ledger assets	85,584 50
Reinsurance	24,423 04
Advance premiums	26,758 15
All other disbursements	143,006 32
Total disbursements	$ 4,267,676 86

EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year	$ 1,825,700 83	$ 2,825,203 20
Premiums on risks expired and terminated	1,811,656 17	3,078,584 57
Premiums on policies in force at end of year	1,571,450 23	2,436,041 60

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEORGE C. ROBB.

Vice-President, Chief Agent and Secretary—HENRY N. ROBERTS.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889 by 52 Vic., cap 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized		$ 500,000 00
Amount subscribed and paid in cash		100,100 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 5,000 00
Book value of bonds and debs. owned by the Company. *(For details, see Schedule A)*		228,251 65
Book value of stocks owned by the Company. *(For details, see Schedule B)*		40,651 32
Cash at head office (including $1,582.69 cheques at head office)		1,631 05
Cash at Montreal office		2 70
Cash in banks—		
Bank of Nova Scotia, Toronto(savings account)	$ 2,628 93	
Bank of Nova Scotia, Toronto, (current account)	4,146 11	
Bank of Nova Scotia, Montreal (current account)	298 00	
Total cash in banks		7,073 04
Total ledger assets		$ 282,609 76
Deduct market value of bonds, debs. and stocks, under book value		13,070 27
		$ 269,539 49

OTHER ASSETS.

Interest accrued	4,062 68
Office furniture and inspectors' appliances	2,500 00
Special service accounts in course of collection	170 00
Net amount of outstanding premiums, ($12,130.99, less $405.30 written off) $11,725.69; less commission	9,384 15
Total assets	$ 285,656 32

LIABILITIES.

Net amount of steam boiler claims, unadjusted	$ 122 70
Reserve of unearned premiums, $104,828.82; carried out at 80 per cent	83,863 05
Taxes due and accrued	328 80
Total liabilities (excluding capital stock)	$ 84,314 55
Excess of assets over liabilities	$ 201,341 77
Capital stock paid in cash	100,100 00
Surplus over all liabilities and capital	$ 101,241 77

The Boiler Inspection—*Continued.*

INCOME.

Gross cash received for premiums	$ 73,436 56	
Deduct reinsurance, $1,820.48; return premiums, $8,854.70	10,675 18	
Net cash received for premiums		$ 62,761 38
Received for interest on investments and net dividends on stocks		12,915 09
Income for special service department (net)		783 40
Total income		$ 76,459 87

EXPENDITURE.

Amount paid for claims occurring during the year	$ 963 97	
Deduct salvages and reinsurances	2 47	
Total net amount paid for claims		$ 961 50
Commission or brokerage		7,483 07
Paid for salaries of officials, $7,300; salaries of agents, $1,857.15, travelling expenses, $802.42; inspectors' salaries and expenses, $33,116.32		43,075 89
Taxes		2,946 55
Miscellaneous expenditure. Head office expenses, $1,903.78; advertising, $853.86; furniture and fixtures, $360.61; postage, telegrams, telephones and express, $1,162.97; rent, $3,801.50; exchange, $63.42; legal fees, $30.55; investigation of claims, $10.75; agency expenses, $709.24; printing and stationery, $1,217.26		10,113 94
Total expenditure		$ 64,580 95

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914	$ 270,730 84
Income as above	76,459 87
Total	$ 347,190 71
Amount of expenditure as above	64,580 95
Net ledger assets, December 31, 1915	$ 282,609 76

RISKS AND PREMIUMS.

Steam Boiler Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,734	$ 26,993 050	$ 220,374 89
Taken during the year, new and renewed	973	9,476,521	78,446 82
Total	3,707	$ 36,469,571	$ 298,821 71
Deduct terminated	1,132	10,085,050	84,482 04
Gross and net in force at December 31, 1915	2,575	$ 26,384,521	$ 214,339 67

Schedule A.

Bonds and debentures owned by the company, viz:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Government—			
Province of Alberta, 1924, 4½ p.c.	$ 15,000 00	$ 14,437 50	$ 13,950 00
Cities—			
London, 1921, 4 p.c.	6,000 00	6,000 00	5,580 00
Vancouver, 1942, 3½ p.c.	7,000 00	6,686 42	4,900 00
Vancouver, 1946, 4 p.c.	7,000 00	6,686 42	5,320 00
Westmount, 1947, 4½ p.c.	9,000 00	9,090 00	7,830 00
Towns—			
Maisonneuve, 1946, 4½ p.c.	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c.	4,000 00	4,013 58	3,600 00
District—			
Burnaby, 1922, 5 p.c.	25,000 00	25,500 00	23,750 00
Schools—			
Edmonton, 1916-1938, 5 p.c.	11,500 01	11,787 65	10,695 01
Saskatoon, 1921-1940, 5 p.c.	20,000 00	20,503 74	18,000 00
Total on deposit with Receiver General	$114,500 01	$114,467 28	$ 101,925 01

The Boiler Inspection—*Concluded.*

Schedule A.—*Concluded.*

Bonds and debentures owned by the company, *Concluded*, viz:—

Held by the Company.	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada (Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription)	$ 2,500 00	$ 2,500 00	$ 2,500 00
Province of Alberta, 1924, 4½ p.c.	15,000 00	14,437 50	13,950 00
Province of Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,600 00
Cities—			
Hamilton (Hospital Extension), 1916 to 19, 4 p.c	7,103 40	6,808 21	6,890 29
Kamloops, 1956, 5 p.c.	5,000 00	4,769 50	4,150 00
Moose Jaw, 1921, 4½ p.c.	10,000 00	9,764 00	9,300 00
Regina, 1929, 5 p.c.	10,000 00	9,290 80	9,400 00
Strathcona, 1949, 4½ p.c.	12,000 00	11,786 40	9,600 00
Toronto, 1953, 4½ p.c.	15,000 00	13,893 75	13,200 00
School—			
Medicine Hat, 1932-35, 5 p.c.	12,000 00	11,041 71	10,560 00
Railway—			
Canada Southern Ry. Cons. 1st and Ref. Mtge. (g't'd by Michigan Central R.R.,)1962, 5 p. c.	19,000 00	20,092 50	20,140 00
Total par, book and market values	$ 232,103 41	$228,251 65	$ 211,215 30

Schedule B.

Stocks owned by the Company, viz:—	Par value.	Book value.	Market value.
628 shares Canada Permanent Mortgage Corp.	$ 6,280 00	$ 7,713 70	$ 11,492 40
75 shares Toronto General Trusts Corp.	7,500 00	11,987 50	15,525 00
200 shares Consumers Gas Co.	10,000 00	20,950 12	17,600 00
Total par, book and market values	$ 23,780 00	$ 40,651 32	$ 44,617 40

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—G. B. HEYWORTH.

Secretary—WM. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,340,000	$ 6,521,333 33
Amount paid thereon in cash	268,000	1,304,266 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.	
Cities:—			
Montreal, 1926, 4 p.c.	$ 112,000 00	$ 100,800 00	
Montreal stock, 1926, 4 p.c.	3,500 00	3,150 00	
Montreal stock, 1927, 4 p.c.	1,500 00	1,335 00	
Total on deposit with Receiver General	$ 117,000 00	$ 105,285 00	
Carried out at market value			$ 105,285 00

Other Assets in Canada.

Cash at head office in Canada	269 54
Interest accrued	780 00
Total assets in Canada	$ 106,334 54

LIABILITIES IN CANADA.

Reserve of unearned premiums:—		
Inland Transportation	$ 247 42	
Sprinkler Leakage	385 64	
Total, $633.06; carried out at 80 per cent.		$ 506 45
Total liabilities in Canada		$ 506 45

The British and Foreign Marine—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Inland Transportation.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Gross cash received	2,139 51	575 00	
Less reinsurance	230 77	150 00	
Less return premiums	134 42	112 50	
Total deduction	365 19	262 50	
Net cash received	1,774 32	312 50	
Net cash received for premiums for all classes of business			$ 2,086 82
Cash received for interest on investments			4,680 00
Total income in Canada			$ 6,766 82

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Inland Transportation.	Sprinkler Leakage.	
	$ cts	$ cts.	
Paid for claims occurring during the year	290 76	10 00	
Less reinsurance	30 61		
Total net payment for claims	260 15	10 00	
Total net payments for claims for all classes of business			$ 270 15
Commission and brokerage			424 98
Paid for adjustment fees			3 00
Miscellaneous expenditure, viz: Exchange			0 25
Total expenditure in Canada			$ 698 38

The British and Foreign Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Inland Transportation.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914..	5	63,190	539,34	15	125,000	900 00
Taken in 1915, new and renewed	187	1,045,841	2,139 51	6	75,500	575 00
Totals	192	1,109,031	2,678 85	21	200,500	1,475 00
Less ceased	184	1,037,631	2,122 85	8	78,000	595 00
Gross in force at end of 1915..	8	71,400	556 00	13	122,500	880 00
Less reinsured	.....	7,854	61 16	....	30,000	150 00
Net in force at end of 1915....	8	63,546	494 84	13	92,500	730 00

Summary of net in force at end of 1915: No. 21. Amount, $156,046. Premiums, $1,224.84.

THE BRITISH AND FOREIGN MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.	£ s. d.
Balance 31st December, 1914	249,391 2 1	Dividend, less income tax, paid 1st March, 1915	38,036 9 2	
Balance Underwriting Account, 1914	311,858 15 9	Interim dividend, less income tax, paid 1st July, 1915	30,132 11 0	
Interest Account, 1915	85,781 7 11			68,169 0 2
		Claims, returns, etc., and commissions on profits of 1914, settled in 1915	175,087 16 8	
		Amount transferred to Underwriting Suspense Account to close 1914	30,000 0 0	
				205,087 16 8
		Amount written off investments		50,000 0 0
		Income tax		8,289 3 4
		Balance carried down		315,485 5 7
£	647,031 5 9		£	647,031 5 9

UNDERWRITING ACCOUNT.

	£ s. d.		£ s. d.
To premiums 1915, less returns, reinsurances, and foreign taxes	784,367 17 7	Claims, 1915	199,568 6 3
		General Expenses—including directors' and auditors' remuneration	62,116 13 0
		Balance carried down	522,682 18 4
£	784,367 17 7	£	784,367 17 7

BALANCE SHEET.

		£ s. d.		£ s. d.
Capital—67,000 shares at £20 per share. £	1,340,000			
Paid up £4 per share		268,000 0 0	Investments	2,205,725 10 2
Reserve Fund		1,200,000 0 0	Stamps	791 14 8
Balance Profit and Loss Account brought down		315,485 5 7	Cash at bankers and on hand and bills receivable	128,726 9 8
Balance Underwriting Account		522,682 18 4	Interest and rents accrued but not received	34,516 9 9
Underwriting Suspense and Reinsurance Accounts £	254,020 7 1		Accounts due to the Company	458,853 13 9
Less Applied to writing off investments	50,000 0 0			
		204,020 7 1		
Accounts due by the company		318,425 7 0		
£		2,828,613 18 0	£	2,828,613 18 0

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—S. H. EWING.

Vice-President—J. S. N. DOUGALL.

Manager and Secretary—T. H. HUDSON.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910 and on November 6, 1914 its power was further extended to include burglary insurance under the provisions of the said section.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	108,300 00
Amount paid thereon in cash	43,320 00

(For List of Shareholders, see Apppendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A)*		$ 439,590 79
Book value of stocks *(For details, see Schedule B)*		19,400 00
Cash at head office, $282.51; at branches, $1,629.07		1,911 58
Cash in Molsons Bank, Montreal, savings account, $48,253.14; current account, $10,952.42		59,205 56
Total ledger assets		$ 520,107 93
Deduct market value of bonds, debentures and stocks under book value		28,555 29
		$ 491,552 64

OTHER ASSETS.

Interest due, $1,350; accrued, $3,426.78		4,776 78
Agents' balances and premiums uncollected, viz.:—		
Accident	$ 7,431 27	
Plate Glass	2,724 29	
Sickness	3,300 18	
Employers' Liability	40,536 51	
Burglary	43 13	
Guarantee	191 50	
Automobile	2,052 43	
Total	$ 56,279 31	
Less commission	14,069 83	
Net amount		42,209 48
Total assets		$ 538,538 90

LIABILITIES.

Net amount of accident claims, unadjusted ($5,000 accrued in previous years)	$ 9,263 42	
Net amount of plate glass claims, unadjusted ($26.68 accrued in previous years)	620 12	
Net amount of sickness claims, unadjusted ($100 accrued in previous years)	1,460 00	
Net amount of employers' liability claims, unadjusted ($15,350 accrued in previous years)	72,938 00	
Net amount of guarantee claims, unadjusted	900 00	
Net amount of automobile claims, unadjusted ($500 accrued in previous years)	835 00	
Total net amount of unsettled claims		$ 86,016 54

The Canada Accident—*Continued.*

LIABILITIES—*Concluded.*

Reserve of unearned premiums, viz.:—		
Accident	$ 20,444 27	
Burglary	201 85	
Employers' Liability	28,625 19	
Guarantee	1,437 18	
Plate Glass	20,172 15	
Sickness	6,034 17	
Automobile	12,405 39	
Total reserve, $89,340.20; carried out at 80 per cent		$ 71,472 16
Present value of claims paid by instalments not yet due		2,100 00
Due reinsurance companies		600 65
Taxes due and accrued		2,000 00
Special commission due		1,500 00
Total liabilities (except capital)		$ 163,689 35
Excess of assets over liabilities		$ 374,849 55
Capital stock paid in cash		43,320 00
Surplus over liabilities and capital		$ 331,529 55

INCOME.

Premiums.	Class of Business.						
	Accident	Employers' Liability.	Sickness.	Burglary.	Guarantee.	Plate Glass	Automobile
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	40,589 55	150,231 93	11,933 55	425 82	3,014 52	20,601 06	22,529 97
Less reinsurances	3,295 39	503 15	1,014 27		85 00	6 56	
Net cash received	37,294 16	149,728 78	10,919 28	425 82	2,929 52	20,594 50	22,529 97

Net cash received for premiums for all classes of business		$ 244,422 03
Cash received for interest on investments		23,082 78
Total income		$ 267,504 81

THE CANADA ACCIDENT—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Guarantee	Plate Glass.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	2,574 46	43,359 54	1,992 63	317 77	1,371 78	672 60
Paid for claims occurring during the year	17,800 16	48,941 33	5,124 43	56 41	9,594 43	5,105 97
Less reinsurances	1,127 46	27 80	117 78			
Net payment for said claims	16,672 70	48,913 53	5,006 65			
Total net payment for claims	19,247 16	92,273 07	6,999 28	374 18	10,966 21	5,778 57

Total net payments for claims for all classes of business	$	135,638 47
Commission and brokerage		60,242 69
Taxes		6,544 17
Salaries, fees and travelling expenses: Salaries—head office, $22,226.79; Fees—directors, $1,900; auditors, (including pay roll audits), $1,882.79; travelling expenses, $2,461.05		28,470 63
Miscellaneous expenditure, viz.:—Advertising, $776.91; furniture and fixtures, $239.50; legal expenses, $125; postage, telegrams, telephones and express, $1,515.38; printing and stationery, $2,513.90; rents and light, $2,335.59; underwriters' boards, associations, etc., $264.40; elevator inspections, $842.43; general expenses, $3,289.69		11,902 80
Total expenditure	$	242,798 76

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914	$	495,401 88
Amount of income as above		267,504 81
Total	$	762,906 69
Amount of expenditure as above		242,798 76
Balance, net ledger assets, December 31, 1915	$	520,107 93

The Canada Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.				
	Accident.		Employers' Liability.		Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1914	9,282,866	41,206 41	8,942,167	115,852 68	14,066 61
Taken in 1915, new and renewed	12,066,441	58,423 05	8,486,799	202,393 94	19,599 91
Totals	21,349,307	99,629 46	17,428,966	318,246 62	33,666 52
Less ceased	12,823,191	56,596 96	12,236,966	260,170 22	20,780 25
Gross in force at end of 1915	8,526,116	43,032 50	5,192,000	58,076 40	12,886 27
Less reinsured	320,250	2,143 96	43,500	410 89	817 93
Net in force at end of 1915	8,205,866	40,888 54	5,148,500	57,665 51	12,068 34

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.				
	Burglary.		Guarantee.		Plate Glass.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1914	25,500	128 25	759,727	2,144 26	43,754 72
Taken in 1915, new and renewed	76,750	504 75	325,375	3,764 01	31,116 35
Totals	102,250	633 00	1,085,102	5,908 27	74,871 07
Less ceased	34,000	229 30	179,425	1,935 86	35,704 27
Gross in force at end of 1915	68,250	403 70	905,677	3,972 41	39,166 80
Less reinsured	.....	.....	20,000	85 00	25 31
Net in force at end of 1915	68,250	403 70	885,677	3,887 41	39,141 49

The Canada Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Automobile.	
	Amount.	Premiums.
	$	$ cts.
Taken in 1915, new	5,700,000	40,472 74
Less ceased	2,360,000	15,661 96
Gross and net in force at end of 1915	3,340,000	24,810 78

Summary of net in force at end of 1915: Premiums, $178,865.77.

Schedule A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Governments—			
Prov. of Manitoba, 1947, 4 p.c.	$ 1,000 00	$ 915 00	$ 820 00
Prov. of New Brunswick, 1938, 3 p.c.	9,733 33	7,592 00	7,105 00
Prov. of New Brunswick, 1921, 4 p.c.	5,000 00	4,850 00	4,750 00
Cities—			
Montreal (St. Henri), 1951, 4½ p.c.	8,000 00	7,840 00	7,040 00
Montreal (St.Louis), 1937, 4 p.c.	10,000 00	9,125 00	8,400 00
Montreal (St.Louis), 1929, 4½ p.c.	4,000 00	3,940 00	3,720 00
Montreal (St. Paul), 1949, 4½ p.c.	13,000 00	12,675 00	11,440 00
Montreal (St. Paul), 1950, 4½ p.c.	25,000 00	24,375 00	22,000 00
Winnipeg, 1938, 4 p.c.	15,000 00	13,500 00	12,300 00
Town—			
Whitby, 1916 to 1918, 5 p.c.	302 02	299 00	299 00
School—			
School Com'rs of St. Edouard of Fraserville, 1940, 5 p.c.	23,000 00	21,390 00	19,320 00
Total on deposit with Receiver General	$ 114,035 35	$ 106,501 00	$ 97,194 00

Held by the Company.

Governments—			
Dom. of Canada Internal War Loan, 1925, 5 p.c.(10 p.c. of subscription)	2,500 00	2,500 00	2,500 00
Dom. of Can. inscribed stock, 1909, 1934, 3½ p.c.	37,960 00	34,164 00	32,266 00
Prov. of Manitoba, 1947, 4 p.c.	5,000 00	4,575 00	4,100 00
Cities—			
Fort William, 1933, 5 p.c.	15,000 00	14,550 00	13,800 00
Lachine, 1952, 4½ p. c.	15,000 00	13,162 00	12,450 00
Lachine, 1940, 4 p.c.	6,000 00	4,980 00	4,680 00
Montreal (St. Louis), 1929, 4½ p. c.	1,000 00	985 00	930 00
Montreal West, 1954, 5 p.c.	6,000 00	5,340 00	5,520 00
Stratford, 1936, 4 p.c.	8,000 00	6,880 00	6,560 00
Sydney, N. S., 1932, 4 p. c.	5,000 00	4,400 00	4,150 00
Three Rivers, 1956, 4½ p.c.	15,000 00	13,125 00	12,000 00
Three Rivers, 1958, 4½ p. c.	12,000 00	10,440 00	9,600 00
Vancouver, 1939, 3½ p. c.	4,000 00	3,210 00	2,880 00
Winnipeg, 1935, 3½ p. c.	2,000 00	1,680 00	1,560 00
Towns—			
Maisonneuve, 1946, 4½ p. c.	5,000 00	4,575 00	4,150 00
St. Lambert, 1954, 5½ p. c.	20,000 00	20,300 00	19,400 00
St. Lambert, 1954, 5½ p. c.	10,000 00	10,205 00	9,700 00
Valleyfield, 1926, 4 p. c.	5,000 00	4,350 00	4,300 00
Vaudreuil, 1929, 4½ p. c.	5,000 00	4,350 00	4,200 00
Verdun, 1939, 5 p. c.	5,000 00	4,912 00	4,600 00
Verdun, 1929, 4 p. c.	2,000 00	1,760 00	1,700 00
District—			
Dewdney Dyking, 1930, 6 p. c.	15,000 00	15,000 00	14,400 00

The Canada Accident—*Concluded.*

Bonds and debentures owned by the Company, *Concluded*, viz:—

Held by the Company.—Concluded.

	Par value.	Book value.	Market Value.
Parochial Loan—			
Parish Tres St. Redempteur, 1916 to 1945, 5 p.c.	$ 7,225 00	$ 5,100 79	$ 6,213 50
Schools—			
Municipality of Dorval R.C., 1932, 5 p.c.	15,000 00	13,500 00	13,650 00
Hintonburg R.C., 1922, 5 p.c.	2,500 00	2,500 00	2,375 00
Longue Pointe R.C., 1951, 5 p.c.	5,000 00	4,800 00	4,250 00
Longue Pointe, 1952, 5 p.c.	10,000 00	9,600 00	8,500 00
Municipality of Maisonneuve, 1937, 5 p.c.	10,000 00	9,650 00	8,800 00
Montreal (St. Henri) R.C., 1949, 4½ p.c.	11,000 00	9,680 00	9,020 00
Montreal (Youville), 1952, 5 p.c.	10,000 00	9,500 00	8,500 00
Ottawa, R.C., 1916, 4½ p.c.	2,600 00	2,561 00	2,600 00
St. Edouard de Fraserville, 1940, 5 p. c.	3,000 00	2,790 00	2,520 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.	20,000 00	17,400 00	15,400 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.	20,000 00	17,600 00	15,600 00
St. Laurent, 1951, 5 p.c.	5,000 00	4,750 00	4,200 00
Sherbrooke R.C., 1942, 5 p.c.	5,000 00	4,725 00	4,350 00
Westmount, 1949, 5 p.	6,000 00	5,880 00	5,520 00
Westmount, 1951, 5 p.c.	6,000 00	5,880 00	5,520 00
Westmount, 1952, 5 p.c.	6,000 00	5,880 00	5,520 00
Railway—			
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba, 1930, 4 p.c.	12,166 66	10,950 00	10,707 00
Miscellaneous—			
Windsor Hotel Co., 1931, 4½ p.c.	5,000 00	4,900 00	4,450 00
Total par, book and market values	$ 476,987 01	$ 439,590 79	$ 410,335 50

Schedule B.

Stock owned by the Company, viz.:—			
100 shares Molsons Bank stock	$ 10,000 00	$ 19,400 00	$ 20,100 00

THE CANADA HAIL INSURANCE COMPANY.

Statement for the Year ending December 31, 1915.

President—Geo. H. Williams.

Vice President and Secretary—F. M. Doyle.

Manager—W. J. Willcox.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of Parliament of Canada, 3-4 George V. chap. 84. Assented to April 2, 1913. Dominion license issued May 14, 1913.)

CAPITAL.

Amount of capital authorized	$ 300,000 00
Amount of capital subscribed	150,000 00
Amount paid thereon in cash	75,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A)*		$ 52,030 90
Cash in Union Bank of Canada, Winnipeg (including $6,000 drafts on agents)		23,661 88
Total ledger assets		$ 75,692 78
Deduct market value of bonds and debentures under book value		3,550 67
		$ 72,142 11

OTHER ASSETS.

Interest due, $769.05; accrued, $1,132.76		1,901 81
Agents' balances and premium, notes outstanding	$ 28,124 77	
Less disallowance	23,696 15	
Balance carried out		4,428 62
Total assets		$ 78,472 54

LIABILITIES.

Due for reinsurance		$ 938 20
Taxes due and accrued		300 00
Total liabilities		$ 1,238 20
Surplus of assets over liabilities		$ 77,234 34
Capital stock paid in cash		75,000 00
Surplus of assets over liabilities and capital		$ 2,234 34

INCOME.

Gross cash received for premiums	$ 126,960 28	
Deduct reinsurances, $73,434.24; return premiums, $789.50	74,223 74	
Total net cash received for hail premiums		$ 52,736 54
Received for interest on investments		3,478 11
Total income		$ 56,214 65

The Canada Hail—*Concluded.*

EXPENDITURE.

Amount paid for claims occurring during the year	$ 73,026 99	
Deduct salvages and reinsurances	47,467 54	
Net amount paid for hail claims		$ 25,559 45
Paid for dividends		4,500 00
Commission or brokerage		12,481 53
Taxes		1,972 00
Paid for adjustment of losses		1,201 07
Miscellaneous expenditure, viz.: Legal expenses, $292.26; printing and stationery, $75.50; collection and exchange, $247.58; sundries, $49.74		665 08
Total expenditure		$ 46,379 13

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 65,857 26
Amount of income as above	56,214 65
Total	$ 122,071 91
Amount of expenditure as above	46,379 13
Balance, net ledger assets, at December 31, 1915	$ 75,692 78

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies taken during the year	2,047	$ 1,953,098	$ 114,334 44
Deduct terminated	2,047	1,953,098	144,334 44

Schedule A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
City of Stratheona, 1915 to 1931, 5 p.c.	$ 9,041 82	$ 9,380 90	$ 8,589 73
*City of Stratheona, 1947, 5½ p.c.	2,000 00	2,000 00	1,900 00
City of Three Rivers, 1946, 4 p.c.	2,000 00	2,000 00	1,500 00
*Town of Melfort, 1942, 6 p.c.	10,000 00	10,000 00	9,000 00
*Mun. of the Gap, 1916-1932, 6 p.c.	4,250 00	4,250 00	4,122 50
*Mun. of Mt. Hope, 1916-1933, 6 p.c.	7,200 00	7,200 00	6,984 00
*Rural Mun. of Scott, 1916-1933, 6 p.c.	7,200 00	7,200 00	6,984 00
Riordon Pulp & Paper Co. 1942, 6 p.c.	10,000 00	10,000 00	9,400 00
Total par, book and market values	$ 51,691 82	$ 52,030 90	$ 48,480 23

*On deposit with Receiver General.

THE CANADA WEATHER INSURANCE COMPANY.

Statement for the Year ending December 31, 1915.

President—Angus McKay.

Vice President—Frederick Millman.

Manager and Secretary—F. B. Welford.

Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91. Dominion license issued February 1, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	119,000 00
Amount paid thereon in cash	77,892 10
Amount of premium on capital stock paid in by stockholders	40 00

(*For List of Shareholders, see Appendix*).

ASSETS.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Port Arthur, 1937, 5 p.c.	$ 11,000 00	$ 11,400 40	$ 10,010 00
City of Stratford, 1939, 4½ p.c.	10,000 00	10,197 00	8,800 00
City of Victoria, 1925, 4½ p.c.	2,000 00	1,859 88	1,820 00
Total on deposit with Receiver General	$ 23,000 00	$ 23,457 28	$ 20,630 00

Carried out at book value		$ 23,457 28
Cash on hand at head office		108 01
Cash in Royal Bank, Toronto		2,374 99
Total ledger assets		$ 25,940 28
Deduct market value of bonds and debentures under book value		2,827 28
		$ 23,113 00

OTHER ASSETS.

Interest accrued		182 50
Office furniture and fixtures		323 67
Agents' balances		1,677 81
Outstanding notes on 1915 business	$ 16,449 72	
Reserve for cost of collection and possible loss	6,273 18	
Balance carried out		10,176 54
Sundry accounts receivable		781 59
Total assets		$ 36,255 11

The Canada Weather—*Concluded.*

LIABILITIES.

Net amount of claims, unadjusted	$ 98 68	
Net amount of claims, resisted, in suit (accrued in previous years)	5 00	
Net amount of claims, resisted, not in suit	459 40	
Total net amount of unsettled claims		$ 573 08
Reserve of unearned premiums, $865.59; carried out at 80 per cent		692 47
Due and accrued for agency and other expenses		2,593 17
Taxes due and accrued		1,072 90
Items in suspense		195 49
Total liabilities (excluding capital stock)		$ 5,117 11
Excess of assets over liabilities		$ 31,138 00
Capital stock paid in cash		77,892 10

INCOME.

Gross cash received for premiums	$ 92,773 79	
Deduct reinsurances, $21,997.34; return premiums, $164.47	22,161 81	
Total net cash received for premiums		$ 70,611 98
Received for interest on investments		1,571 96
Received for transfer fees		14 79
Bad debts recovered		163 60
Total		$ 72,362 34
Received for calls on capital stock		763 63
Total income		$ 73,125 97

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 70 97	
Amount paid for claims occurring during the year	$ 50,313 45	
Deduct salvages and reinsurances	3,932 32	
Net amount paid for said claims	$ 46,381 13	
Total net amount paid for claims		$ 46,452 10
Commission or brokerage		11,276 72
Salaries of officials, $3,459.64; directors' fees, $160; auditors' fees, $225; travelling expenses: head office, $249; agents, $16.55; directors, $48.60		4,158 79
Taxes and licenses		1,682 69
Miscellaneous expenditure, viz.: Advertising, $18.96; legal expenses, $332.24; postage, telegrams, telephones and express, $659.86; printing and stationery, $564.67; rent, $672; adjustment expense, $2,141.85; sundries, $196.96; collection of accounts, $1,238.64; exchange, $229.11; total, $6,054.29 (less furniture sold, $83.10)		5,971 19
Total expenditure		$ 69,541 49

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 22,160 31
Amount of cash income	73,125 97
Total	$ 95,286 28
Amount of expenditure	69,541 49
Balance, net ledger assets, at December 31, 1915 ($25,940.28, less $195.49 items in suspense)	$ 25,744 79

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3,692	$ 4,141,832	$ 32,516 40
Taken during the year, new	1,408	1,755,503	107,049 96
Taken during the year, renewed	448	484,622	4,032 21
Total	5,548	$ 6,381,957	$ 143,598 57
Deduct terminated	2,132	2,453,825	112,527 86
Gross in force at end of year	3,416	$ 3,928,132	$ 31,070 71
Deduct reinsured		3,638,262	28,815 15
Net in force at December 31, 1915	3,416	$ 289,870	$ 2,255 56

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—DR. W. A. YOUNG.

Vice-President—C. NORIE-MILLER.

Manager and Secretary—JOHN. J. DURANCE.

Head Office—Toronto.

(Incorporated March 7, 1903, by Letters Patent of the Province of Ontario. Amended by an Act of the Legislature of Ontario, being chapter 149 of the Statutes of Ontario, 1909. Commenced busines in Ontario April, 1903. Dominion license issued July 7, 1905.)

CAPITAL.

Amount of capital stock authorized	$ 889,200 00
Amount of capital stock subscribed	313,100 00
Amount paid thereon in cash	50,000 00
Amount of premium on capital stock paid in by stockholders	25,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debentures *(For details, see Schedule A)*		$ 119,999 75
Book value of stock *(For details, see Schedule B)*		4,350 60
Cash at head office		75 00
Cash in Imperial Bank of Canada, Toronto		17,418 53
Agents' ledger balances		7 91
Due for special services of engineers		181 88
Engineers' travelling expenses		121 78
Total ledger assets		$ 142,154 85
Deduct market value of bonds, debentures and stocks under book value		6,284 82
		$ 135,870 03

OTHER ASSETS.

Office furniture and equipment		1,252 94
Interest accrued		2,283 75
Agents' balances and premiums uncollected, viz.:—		
Accident	$ 3,641 20	
Sickness	1,779 79	
Steam Boiler	6,460 30	
Automobile	2,549 36	
Property damage	214 00	
Total		14,644 65
Total assets		$ 154,051 37

The Canadian Casualty and Boiler—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of accident claims, unadjusted	$ 2,300 00	
Net amount of automobile claims, unadjusted	1,482 20	
Net amount of sickness claims, unadjusted	2,200 00	
Net amount of steam boiler claims, unadjusted	400 00	
Net amount of property damage (teams) claims, unadjusted	145 00	
Total net amount of unsettled claims		$ 6,527 20
Reserve of unearned premiums—		
Accident	$ 13,415 29	
Sickness	5,792 20	
Steam Boiler	47,398 40	
Automobile	10,118 87	
Property damage	774 75	
Total net reserve, $77,499.51; carried out at 80 per cent		61,999 61
Reinsurance accounts payable		242 39
Due General Accident of Perth		719 90
Due General Accident of Canada		636 51
Due and accrued for salaries		45 00
Taxes due and accrued		1,100 00
Bad debts, reserve		500 00
Directors' fees		100 00
Total liabilities in Canada		$ 71,870 61

(2) *Liabilities in Other Countries.*

Net amount of accident claims, unadjusted (accrued in previous years)		$ 1,312 50
Reserve of unearned premiums: accident, $378.35; sickness, $85; total, $463.35; carried out at 80 per cent		370 68
Total liabilities in other countries		$ 1,683 18
Total liabilities in all countries (except capital stock)		$ 73,553 79
Excess of assets over liabilities		$ 80,497 58
Capital stock paid in cash		50,000 00
Surplus over liabilities and capital		$ 30,497 58

INCOME.

Premiums.	Class of Business.							
	Accident.		Sickness.		Steam Boiler.		Automobile.	Property Damage.
	In Canada.	In other Countries	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	31,283 15	973 35	14,425 63	172 25	31,939 73	−82 67	19,169 69	1,402 35
Less reinsurances	445 81		313 95		554 43			
Net cash received	30,837 34	973 35	14,111 68	172 25	31,385 30	−82 67	19,169 69	1,402 35

Net cash received for premiums for all classes of business	$ 97,969 29
Cash received for interest on investments	6,840 13
Special services	2,653 41
Total income	$ 107,462 83

The Canadian Casualty and Boiler—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.		Sickness.	Steam Boiler.	Auto-mobile.	Property Damage.
	In Canada.	In other Countries.	In Canada.	In Canada.	In Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	2,946 21		1,462 83	800 00	944 51	50 00
Paid for claims occurring during the year	8,663,62	47 51	5,805 00	8,792 58	4,662 31	274 80
Less salvages and reinsurances	167 84		14 28			
Net payment for said claims	8,495 78		5,790 72			
Total net payment for claims	11,441 99	47 51	7,253 55	9,592 58	5,606 82	324 80

Total net payments for claims for all classes of business	$ 34,267 25
Dividends paid stockholders	10,000 00
Commission and brokerage	26,006 23
Taxes	3,718 87
Salaries, fees and travelling expenses:—Salaries—head office, $23,786; general and special agents, $965; fees—directors, $300; auditors, $375; travelling expenses, $7,053.74; boiler information bureau, $100	32,579 74
Miscellaneous expenditure, viz.: Advertising, $620.49; furniture and fixtures, $4.45; boiler inspection fees, $293.05; legal expenses, $115.41; charges, $915.07; medical examiners' fees, $259; postage, telegrams, telephones and express, $688.78; printing and stationery, $941.44; rents, $1,777.36; entertainment, $13.90; sundry expenses, $41.79	5,670 74
Total expenditure	$ 112,242 83

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914	$ 145,578 44
Amount of income as above	107,462 83
Total	$ 253,041 27
Amount of expenditure as above	112,242 83
Balance, net ledger assets, December 31, 1915 ($142,154.85 less ledger liabilities, $1,356.41)	$ 140,798 44

The Canadian Casualty and Boiler—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Accident.	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	2,320	5,820,300	30,534 75	77	108,000	564 70	2,397	5,928,300	31,099 45
Taken in 1915—									
New	406	803,800	4,385 80	63	90,000	411 75	469	893,800	4,797 55
Renewed	2,609	6,780,800	33,802 57	77	150,000	592 95	2,686	6,930,800	34,395 52
Totals	5,335	13,404,900	68,723 12	217	348,000	1,569 40	5,552	13,752,900	70,292 52
Less ceased	3,217	8,159,350	41,355 28	105	160,000	812 70	3,322	8,319,350	42,167 98
Gross in force at end of 1915	2,118	5,245,550	27,367 84	112	188,000	756 70	2,230	5,433,550	28,124 54
Less reinsured	.....	119,500	537 25	.....	.....	.....	.....	119,500	537 25
Net in force at end end of 1915	2,118	5,126,050	26,830 59	112	188,000	756 70	2,230	5,314,050	27,587 29

Sickness.	In Canada.		In other Countries.		Total in all Countries.	
	No.	Premiums	No.	Premiums	No.	Premiums
		$ cts.		$ cts.		$ ets.
Gross in force at end of 1914	1,186	13,933 54	9	54 00	1,195	13,987 54
Taken in 1915—New	262	2,824 90	18	131 25	280	2,956 15
Renewed	1,449	15,724 13	9	53 75	1,458	15,777 88
Totals	2,897	32,482 57	36	239 00	2,933	32,721 57
Less ceased	1,881	20,653 18	14	69 00	1,895	20,722 18
Gross in force at end of 1915	1,016	11,829 39	22	170 00	1,038	11,999 39
Less reinsured	.....	245 00	.....	.....	.....	245 00
Net in force at end of 1915	1,016	11,584 39	22	170 00	1,038	11,754 39

The Canadian Casualty and Boiler—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks.	Steam Boiler. In Canada.			Automobile In Canada.		Property Damage. In Canada.	
	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1914	1,092	12,753,700	84,170 00	541	22,872 44	38	946 34
Taken in 1915—New	404	4,402,851	34,080 94	856	26,297 22	70	1,728 50
Renewed	275	2,362,500	19,693 58	47	2,782 21		
Totals	1,771	19,519,051	137,944 52	1,444	51,951 87	108	2,674 84
Less ceased	583	6,144,865	50,245 20	790	31,714 12	48	1,125 34
Gross in force at end of 1915	1,188	13,374,186	87,699 32	654	20,237 75	60	1,549 50
Less reinsured		625,000	631 42				
Net in force at end of 1915	1,188	12,749,186	87,067 90	654	20,237 75	60	1,549 50

Summary of net in force at end of 1915: No. 5,170. Premiums, $148,196.83.

SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General—

Cities—	Par Value.	Book Value.	Market Value.
Lethbridge, 1940, 4½ p.c.	$ 5,000 00	$ 5,000 00	$ 4,050 00
Port Arthur, 1939, 5 p.c.	5,000 00	5,360 60	4,500 00
Towns—			
North Bay, 1938, 5 p.c.	2,000 00		1,840 00
North Bay, 1938 to 1941, 5 p.c.	12,553 42		11,549 14
North Bay, 1939 to 1941, 5 p.c.	8,034 10	29,308 92	7,391 37
North Bay, 1942, 5 p.c.	2,490 41		2,266 27
North Bay 1943, 5 p.c.	5,814 93		5,291 59
School—			
Verdun (Village La Rivière St. Pierre), 1954, 6 p.c.	15,000 00	15,579 04	15,300 00
Total on deposit with Receiver General	$ 55,892 86	$ 55,248 56	$ 52,188 37
Held by the company—			
Cities—			
Brandon, 1952, 4½ p.c.	5,000 00	4,580 59	4,100 00
Kamloops, 1937, 5 p.c.	5,000 00	4,837 94	4,300 00
Port Arthur, 1924, 4½ p.c.	5,000 00	4,733 44	4,600 00
Revelstoke, 1927, 5 p.c.	2,000 00	1,840 72	1,800 00
Sault Ste. Marie, 1936, 4½ p.c.	4,000 00	3,685 14	3,480 00
Towns—			
Brockville, 1916 to 1919, 4½ p.c.	2,584 28	2,584 28	2,532 59
Indian Head, 1946, 5 p.c.	5,000 00	4,720 13	3,750 00
North Bay, 1923, 5 p.c.	2,838 43	2,662 17	2,724 89
Red Deer, 1916 to 1940, 5 p.c.	5,042 53	4,169 43	4,336 58
District—			
North Vancouver, 1960, 5 p.c.	3,000 00	2,752 38	2,550 00
Schools—			
Moosejaw, P., 1918, 4½ p.c.	1,000 00	982 99	970 00
Moosejaw, P., 1919, 4½ p.c.	4,000 00	3,931 98	3,840 00
Railway—			
C.P.R. Note Certificates, 1924, 6 p.c.	400 00	320 00	412 00
Miscellaneous—			
Canada Landed and National Invt. Co., 1916, 4½ p.c.	10,000 00	10,000 00	10,000 00
Standard Loan Co., 1916, 4 p.c.	10,000 00	10,000 00	9,900 00
Standard Loan Co., 1917, 4 p.c.	2,950 00	2,950 00	2,920 50
Total par, book and market values	$ 123,708 10	$ 119,999 75	$ 114,404 93

SCHEDULE B.

Stock owned by the Company viz.:—

	Par Value.	Book Value.	Market Value.
20 shares C. P. Ry.	$ 2,000 00	$ 4,350 00	$ 3,660 00

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. LAFRENTZ.

Vice-President—HON. J. J. FOY, K.C.

General Manager—W. H. HALL.

Secretary—WM. H. BURGESS.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911. Dominion license issued May 15, 1913.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount of capital stock subscribed and paid in cash	200,000 00
Amount of premium on capital stock paid in by stockholders	40,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 1,600 00
Book value of bonds and debs. *(For details, see Schedule A.)*		226,193 92
Cash at head office		50 00
Cash in banks, viz.:—		
Bank of Ottawa, Toronto	$ 12,746 15	
Union Bank of Canada, Toronto, (premium account)	15,151 30	
Union Bank of Canada, Toronto, (current account)	455 03	
Total cash in banks		28,352 48
Agent's ledger balaaces		120 00
Bills receivable		575 00
Total ledger assets		$ 256,891 40
Deduct market value of bonds and debentures under book value		13,082 52
		$ 243,808 88

OTHER ASSETS.

Interest accrued	4,003 77
Premiums due and uncollected, $7,375.88; (less commissions, $1,475.17)	5,900 71
†Total assets	$ 253,713 36

†Not including $15,000 balaace not writtea off from $25,000 paid during 1913 for the agency organization, office equipment and good will of the business of the American Surety Company in Canada.

LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted ($2,500 accrued in 1914)	$ 5,883 95
Reserve of unearned premiums, $18,404.24; carried out at 80 per cent	14,723 40
Reinsurance due	1,458 68
Taxes due and accrued	150 00
Total liabilities in Canada	$ 22,216 03

THE CANADIAN SURETY—*Continued.*

LIABILITIES—*Concluded.*

(2) Liabilities in Other Countries.

Reserve of unearned premiums, $3,597.31 carried out at 80 per cent	$ 2,877 85
Total liabilities in all countries	$ 25,093 88
Surplus of assets over liabilities (except capital)	$ 228,619 48
Capital stock paid in cash	200,000 00
Surplus over liabilities and capital	$ 28,619 48

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 61,744 11	$ 11,233 15	
Deduct reinsurances, $10,481.19; return premiums, $15,235.21	20,719 57	4,996 83	
Net cash received for premiums	$ 41,024,54	$ 6,236 32	
Net cash received for premiums in all countries			$ 47,260 86
Received for interest on investments			11,562 75
Total income			$ 58,823 61

EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years	$ 271 25	
Amount paid for claims occurring during the year	$ 11,544 57	
Deduct recoveries	2,887 04	
Net amount paid for said claims	$ 8,657 53	
Total net amount paid for claims		$ 8,928 78
Commission or brokerage		10,870 91
Salaries of officials, $16,165.36; directors' fees, $410; travelling expenses, $991.68; auditors' fees, $200		17,767 04
Taxes		2,535 21
Miscellaneous expenditure: Advertising, $126.93; furniture and fixtures, $141.50; legal fees, $55.55; postage, telegrams, telephones and express, $1,513.72; printing and stationery, $1,138.66; rents, $1,299.98; sundries, $693.75; claim expenses, $253.54; Patriotic Fund, $192.95; agency advances, $76.73		5,493 31
Total expenditure		$ 45,595 25

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 243,663 04
Amount of cash income	58,823 61
Total	$ 302,486 65
Amount of cash expenditure	45,595 25
Balance, net ledger assets, at December 31, 1915	$ 256,891 40

The Canadian Surety—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks.	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	4,297	10,669,153	21,385 52				4,297	10,669,153	21,385 52
Taken in 1915—new and renewed	5,836	14,407,568	62,797 94	215	2,095,268	10,615 16	6,051	16,502,836	73,413 10
Totals	10,133	25,076,721	84,183 46				10,348	27,171,989	94,798 62
Less ceased	5,772	13,275,363	42,159 50	112	950,785	3,420 54	5,884	14,226,148	45,580 04
Gross in force at end of 1915	4,361	11,801,358	42,023 96	103	1,144,483	7,194 62	4,464	12,945,841	49,218 58
Less reinsured		1,846,333	7,005 67					1,846,333	7,005 67
Net in force at end of 1915	4,361	9,955,025	35,018 29	103	1,144,483	7,194 62	4,464	11,099,508	42,212 91

Schedule A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

Cities—	Par value.	Book value.	Market value.
Belleville, 1941, 4½ p.c.	$ 10,000 00	$ 9,424 00	$ 8,600 00
Fort William, 1952, 4½ p.c.	2,000 00	1,828 40	1,620 00
Guelph, 1832, 5 p.c.	1,514 75	1,553 38	1,454 16
Peterboro, 1920, 3½ p.c.	7,586 96	6,891 23	6,980 00
Stratford, 1932, 4½ p.c.	5,700 00	5,438 94	5,136 00
Toronto, 1948, 4 p.c.	9,733 33	8,874 85	7,884 00
Victoria, 1936, 4 p.c.	9,733 33	8,867 06	7,786 66
Town—			
Owen Sound, 1932, 4½ p.c.	10,000 00	9,509 00	8,900 00
School—			
Guelph P., 1932, 5 p.c.	2,500 00	2,563 74	2,400 00
Total on deposit with Receiver General	$ 58,768 37	$ 54,950 60	$ 50,754 82

Held by the Company.

Governments—			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription)	1,000 00	1,000 00	1,000 00
Prov. of Alberta, 1924, 4½ p.c.	10,000 00	9,725 00	9,300 00
*Prov. of New Brunswick, 1939, 3 p.c.	10,000 00	7,930 00	7,200 00
Prov. of Saskatchewan, 1925, 5 p.c.	5,000 00	4,699 50	4,800 00
Cities—			
Brandon, 1933, 5 p.c.	10,000 00	9,852 00	9,200 00
Edmonton, 1933, 5 p.c.	1,000 00	967 70	910 00
Medicine Hat, 1933, 5 p.c.	10,000 00	9,525 00	9,000 00
Portage la Prairie, 1933, 5 p.c.	7,000 00	6,642 30	6,230 00
†Sorel, 1952, 5 p.c.	17,000 00	16,297 90	15,300 00
Sydney, 1942, 4½ p.c.	15,000 00	13,374 00	12,750 00
Towns—			
Estevan, 1942–43, 5 p.c.	8,000 00	6,885 76	6,800 00
Lindsay, 1934, 5½ p.c.	5,000 00	5,172 50	4,900 00
Neepawa, 1944, 6 p.c.	3,000 00	3,091 50	2,820 00
North Bay, 1938–43, 5 p.c.	12,000 00	11,516 40	11,000 00
Orillia, 1923, 5 p.c.	2,234 10	2,171 97	2,144 74
Orillia, 1925, 5 p.c.	2,463 10	2,383 56	2,339 95
Smith Falls, 1933 to 1935, 5½ p.c.	2,464 54	2,487 31	2,415 25
Swift Current, 1933, 6 p.c.	5,000 00	5,122 50	4,850 00
Sandwich, 1921, 6 p.c.	682 94	700 22	689 77

*On deposit with Government of New Brunswick.
†On deposit with Government of Quebec.

The Canadian Surety—*Concluded.*

Schedule A—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

Held by the Company—Concluded.

Towns—Concluded.	Par value.	Book value.	Market value.
Sandwich, 1923, 6 p.c.	$ 385 36	$ 397 69	$ 393 07
Sandwich, 1924, 6 p.c.	768 47	795 44	783 84
Sandwich, 1925, 6 p.c.	174 58	181 23	178 07
Transcona, 1944, 6 p.c.	10,000 00	9,950 00	9,700 00
Waterloo, 1928, 5½ p.c.	2,423 48	2,548 29	2,447 71
Watrous, 1944, 6 p.c.	2,000 00	1,828 00	1,820 00
Welland, 1934, 5½ p.c.	2,000 00	2,025 00	1,980 00
Townships—			
Bruce, 1922, 5 p.c. (Telephone)	9,867 01	9,755 12	9,571 00
Esquimalt, 1963, 5 p.c.	2,000 00	1,760 00	1,660 00
North Vancouver, 1960, 5 p.c.	7,000 00	6,379 80	5,950 00
Richmond, B.C., 1959, 4½ p.c.	7,000 00	5,916 40	5,390 00
St. Vital, Man. (R.M.), 1933, 6 p.c.	1,000 00	1,012 10	970 00
Schools—			
†St. Hyacinthe, 1953 to 1960, 4½ p.c.	10,346 29	9,179 13	7,863 18
Total par, book and market values	$ 240,578 24	$ 226,193 92	$ 213,111 40

†On deposit with Government of Quebec.

THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1915.

President and Managing Director—ARTHUR L. EASTMURE.

Secretary—GEORGE UPRICHARD.

Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100; amended in 1915 by 5 George V, cap. 62. Dominion license issued Nov. 27, 1915.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed for	66,400 00
Amount paid in cash	18,253 51
Amount of premium on capital stock paid in by stockholders	8,566 49

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General—			
City—			
City of Calgary, 1918, 6 p.c.	$ 2,000 00	$ 2,000 00	$ 2,000 00
Towns—			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.	2,000 00	1,925 20	1,940 00
Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c.	3,000 00	2,756 20	2,790 00
North Bay, 1928, 5 p.c.	1,281 07	1,161 99	1,204 21
North Bay, 1929, 5 p.c.	2,289 13	2,066 80	2,151 78
North Bay, 1930, 5 p.c.	1,453 59	1,306 68	1,366 38
Total on deposit with Receiver General	$ 12,023 79	$ 11,216 87	$ 11,452 37
Held by the Company—			
Government—			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription)	100 00	100 00	100 00
City—			
Calgary, 1918, 6 p.c.	2,000 00	2,000 00	2,000 00
Total par, book and market values	$ 14,123 79	$ 13,316 87	$ 13,552 37

Carried out at book value	$ 13,316 87
Cash at head office	750 00
Cash in Royal Bank of Canada, Toronto	4,795 35
Total ledger assets	$ 18,862 22

OTHER ASSETS.

Market value of bonds and debentures over book value	235 50
Interest accrued	334 96
Office furniture	537 36
Total assets	$ 19,970 04

THE CASUALTY COMPANY—*Concluded.*

LIABILITIES.

Commission payable on sale of stock		$ 4,000 00
Total Liabilities		$ 4,000 00
Excess of assets over liabilities		$ 15,970 04
Capital stock paid in cash		18,253 51

INCOME.

Interest and dividends		$ 513 01
Premium on capital stock		8,566 49
Total		$ 9,079 50
Received for calls on capital		18,253 51
Total income		$ 27,333 01

EXPENDITURE.

Commission or brokerage		$ 2,640 00
Paid for: Travelling expenses, $780.75; sundries, $1,377.10		2,157 85
Miscellaneous expenditure, viz.:—Advertising, $117.55; furniture and fixtures, $537.30; legal fees, $1,351.40; postage, telegrams, telephones and express, $494.25; printing and stationery, $492.38; rent, $680		3,672 94
Total expenditure		$ 8,470 79

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income		$ 27,333 01
Amount of cash expenditure		8,470 79
Balance net ledger assets, December 31, 1915		$ 18,862 22

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. F. B. JOHNSTON, K.C.

1st Vice-President—HON. W. A. CHARLTON.

Manager—JOHN J. GIBSON.

Secretary—J. M. PRENTISS.

Principal Office—Toronto.

Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada 5 George V, cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	273,000 00
Amount paid in cash	201,336 91

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate	$	250 00
Amount secured by way of loans on real estate by bond or mortgage, first liens		58,432 28
The same, second liens		7,193 82
Amount of loans secured by bonds, stocks or other marketable collaterals *(For details, see Schedule A)*		14,061 23
Book values of bonds and debs. *(For details, see Schedule B.)*		105,442 52
Book value of stocks *(For details, see Schedule C.)*		31,666 57
Cash at head office		1,134 38
Cash in Royal Bank of Canada, Toronto		10,483 10
Interest in Real Estate Syndicate		4,000 00
Total ledger assets	$	232,663 90
Deduct market value of bonds, debentures and stocks under book value		14,458 38
	$	218,205 52

OTHER ASSETS.

Interest due $1,718·11; accrued, $2,640·84	4,398 98
Rents due	1,622 44
Agents' balances and premiums uncollected	50 00
Accounts receivable	13,639 43
Office furniture and automobile	3,139 55
Total assets	$ 241,055 92

Chartered Trust and Executor—*Continued.*

LIABILITIES.

Cash dividends to stockholders remaining unpaid	$ 5,927 69
Advance payment on account of sale of securities	37 50
Total liabilities	$ 5,965 19
Surplus of assets over liabilities	$ 235,090 73
Capital stock paid in cash	$ 201,336 91
Surplus over liabilities and paid capital	33,753 82

INCOME.

Net cash received for premiums	$ 78 75
Received for interest on investments and dividends on stocks	12,281 32
Total	$ 12,360 07
Total net income from trust and real estate business	14,136 44
Total	$ 26,496 51
Received for calls on capital	13,011 91
Total income	$ 39,508 42

EXPENDITURE.

Paid for taxes	$ 150 86
Total expenses of Title business	$ 150 86
Expenses of Trust business	23,645 57
Dividends paid during the year, at 6 per cent	11,305 25
Total expenditure	$ 35,101 68

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 228,219 66
Amount of cash income as above	39,508 42
Total	$ 267,728 08
Amount of expenditure as above	35,101 68
Balance, net ledger assets at December 31, 1915. $232,663.90 less $37.50 ledger liability	$ 232,626 40

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Title Risks.			
Taken during the year, new	1	$ 15,000 00	$ 78 75
Terminated during the year	18	30,851 00	

Schedule A.

Loans on Collaterals, viz:—	Par value.	Market value.	Amount loaned thereon.
10 shares Provident Land Co., stock	$ 1,000 00	$ 2,750 00	$ 3,363 50
5 shares in York St. Real Estate Syndicate	500 00	1,000 00	
11 shares Provident Land Co., stock	1,100 00	3,025 00	
150 shares Brazilian Traction Co., stock	15,000 00	7,950 00	6,000 00
20 shares Dixon Real Estate Syndicate	2 000 00	6,000 00	
10 shares Royal Park Real Estate Syndicate	1,000 00	650 00	
18 shares Provident Land Co., stock	1,800 00	4,950 00	2,000 00
20 shares Berwick Land Co., Ltd	2,000 00		
Assignment of mortgage	1,700 00	1,700 00	125 00
Assignment of Berwick Land Co., Ltd., agreement	6,337 00	6,337 00	1,590 00
Assignment of ⅛ share in an estate	43,107 90	43,107 90	1,072 73
	$ 75,544 90	$ 77,449 90	$ 14,061 23

Chartered Trust and Executor—*Concluded.*

Schedule B.

Bonds and debentures owned, viz.:—

	Par value.	Book value.	Market value.
Government—			
Dominion of Canada Internal War Loan, 1925 5 p.c. (10 p.c. paid)	$ 5,500 00	$ 550 00	$ 550 00
Cities—			
*Fernie, B. C., 1939, 5 p.c	10,000 00	10,000 00	8,300 00
Fort William, 1927, 5 p.c	6,000 00	5,976 28	5,640 00
*Lethbridge, 1928, 5 p.c	55,000 00	56,998 31	50,050 00
Montreal (East) 1953, 5 p.c	4,000 00	3,188 40	3,680 00
*Moose Jaw, 1949, 4½ p.c	6,000 00	6,000 00	4,800 00
Port Arthur, 1927, 5 p.c	1,500 00	1,588 04	1,410 00
Towns—			
Gananoque, 1933, 4 p.c	5,000 00	4,842 97	4,100 00
Melville, 1952, 5 p.c	1,000 00	851 54	780 00
North Battleford, 1942, 5½ p.c	1,000 00	896 85	870 00
Penetanguishene, 1925, 5 p.c	1,981 52	1,862 53	1,862 14
Yorkton, Sask., 1941 to 1942, 5 p.c	2,177 24	1,887 24	1,806 91
Villages—			
Drumheller, 1929, 6 p.c	500 00	464 15	435 00
West Kildonan, 1944, 5½ p.c	1,000 00	915 11	930 00
Municipality—			
*Point Grey, B.C, 1959, 5 p.c	6,000 00	6,333 38	5,160 00
Schools—			
Saskatoon, (St. Paul's R.C.) 1928, 5 p.c	1,334 34	1,153 94	1,186 66
Swift Current, 1944, 6 p.c	2,000 00	1,933 78	1,940 00
Total par, book and market values	$ 100,993 10	$ 105,442 52	$ 93,500 71

Schedule C.

Stocks owned, viz.:—

	Par value.	Book value.	Market value.
54 shares Provident Land Co	$ 5,400 00	$ 13,600 00	$ 14,850 00
110 shares Brazilian Traction	11,000 00	9,724 12	5,850 00
8 shares Imperial Bank	800 00	1,769 00	1,688 00
8 shares Royal Bank	800 00	1,794 00	1,768 00
22 shares Dominion Bank	2,200 00	4,779 45	4,994 00
Total par, book and market values	$ 20,200 00	$ 31,666 57	$ 29,150 00

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque and Fort William debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. EVANS.

Vice-President—BENJAMIN TOOKE.

General Manager—F. J. J. STARK.

Sec.-Treas.—F. H. PYPER.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash		$ 200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by company		$ 12,796 63
Book value of bonds and debs. *(For details, see Schedule A.)*		184,385 00
Electric plant (less reserves written off)		119,385 47
Cash on hand at head office		117 30
Cash in banks—		
Molsons Bank	$ 8,120 57	
Royal Bank of Canada	656 99	
Total cash in banks		8,777 56
Agents' ledger balances		712 54
Total ledger assets		$ 326,174 50
Deduct market value of bonds and debentures under book value		23,638 41
		$ 302,536 09

OTHER ASSETS.

Interest accrued		793 12
Rents accrued		210 00
Claims recoverable, $422.50; furniture, $3,895.73		4,318 23
Premiums due and uncollected, viz.:—		
Accident	$ 6,708 59	
Guarantee	932 80	
Sickness	3,961 01	
Burglary	7,656 83	
Employers' Liability	2,197 85	
Automobile	1,051 82	
Total, $22,508 90 (less, $5,631 14 commission)		16,877 76
Earnings of other branches outstanding		8,330 60
Total assets		$ 333,065 80

The Dominion Gresham—*Continued.*

LIABILITIES.

Net amount of accident claims, adjusted and unpaid	$ 3,095 00	
Net amount of sickness claims, adjusted and unpaid	675 00	
Net amount of burglary claims, adjusted and unpaid	2,357 88	
Net amount of employers' liability claims, adjusted and unpaid ($250 accrued in previous years)	1,670 00	
Net amount of automobile claims, adjusted and unpaid ($200 accrued in previous years)	315 00	
Net amount of guarantee claims, adjusted and unpaid	300 00	
Total net amount of unsettled claims		$ 8,412 88
Reserve of uncarned premiums:—		
Accident	$ 12,243 07	
Guarantee	2,323 45	
Sickness	6,089 13	
Burglary	20,521 53	
Employers' liability	3,111 58	
Automobile	3,504 24	
Total reserve of $47,793; carried out at 80 per cent		38,234 40
Taxes due and accrued		1,000 00
Directors' fees		1,250 00
Reinsurance premiums outstanding		418 15
Due and accrued for salaries, rent, advertising, etc.		777 56
Amount of money borrowed		40,000 00
Total liabilities (excluding capital stock)		$ 90,092 99
Excess of assets over liabilities		$ 242,972 81
Capital stock paid up		200,000 00
Surplus of assets over liabilities and paid up capital		$ 42,972 81

INCOME.

Premiums.	Class of Business.						
	Accident	Employers' Liability.	Sickness.	Guarantee.	Automobile	Burglary.	
	$ cts.	$ cts	$ cts.	$ cts.	$ cts	$ cts.	
Gross cash received	44,250 05	20,869 36	20,126 65	6,004 46	12,756 30	52,408 54	
Less reinsurances	4,124 82	1,366 31	199 37	183 71	569 49	295 94	
Less return premiums	13,700 44	7,871 83	6,583 78	1,551 65	5,377 74	10,209 43	
Total deduction	17,825 26	9,238 14	6,783 15	1,735 36	5,947 23	10,505 37	
Net cash received	26,424 79	11,631 22	13,343 50	4,269 10	6,809 07	41,903 17	
Net cash received for premiums for all classes of business							$ 104,380 85
Cash received for interest on investments							7,708 43
Net earnings of other branches							10,467 10
Total income							$ 122,556 38

The Dominion Gresham—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Guarantee.	Automobile	Burglary.
	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts
Net payment for claims occurring in previous years	1,644 55	6,624 29	829 40	21 69	786 53	2,115 35
Paid for claims occurring during the year	10,325 57	1,976 60	5,325 13	729 19	1,833 01	10,233 53
Less salvages and re-insurances	615 35		196 77	238 70	27 63	344 73
Net payment for said claims	9,710 22		5,128 36	490 49	1,805 38	9,888 80
Total net payment for claims	11,354 77	8,600 89	5,957 76	512 18	2,591 91	12,004 15

Total net payments for claims for all classes of business		$ 41,021 66
Dividends paid stockholders, rate 4 p.c.		8,000 00
Commission and brokerage		25,062 17
Taxes		3,563 00
Salaries, fees and travelling expenses:—Salaries: head office, $18,114.94; fees: directors, $833.33; auditors, $350; travelling expenses, $718.29		20,016 56
Miscellaneous expenditure, viz.:—Advertising, $1,841.44; furniture and fixtures, $61.50; legal expenses, $539.57; bad debts, $1,103.30; postage, telegrams, telephones and express, $4,739.87; printing and stationery, $2,146.49; rents, $5,359		15,791 17
Total expenditure		$ 113,254 56

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914		$ 285,795 39
Amount of income as above		122,556 38
Total		$ 408,351 77
Amount of expenditure as above	$ 113,254 56	
Plant reserve written off	8,922 71	
Total		122,177 27
Balance, net ledger assets, December 31, 1915 ($326,174.50, less $40,000 loans)		$ 286,174 50

The Dominion Gresham—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business.						
	Accident.			Employers' Liability.		Sickness.	
	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		$	$ cts.		$ cts		$ cts
Gross in force at end of 1914	8,407	7,058,100	37,946 37	604	14,637 31	4,126	17,714 15
Taken in 1915—New	2,293	5,491,250	14,141 37	64	9,268 61	733	6,173 23
Renewed	1,330	3,015,275	28,107 26	158	8,545 58	1,606	13,353 93
Totals	12,030	15,564,625	80,195 00	826	32,451 50	6,465	37,241 31
Less ceased	9,444	9,500,150	51,674 91	727	25,872 08	4,823	24,945 67
Gross in force at end of 1915	2,586	6,064,475	28,520 09	99	6,579 42	1,642	12,295 64
Less reinsured	.....	2,294,750	4,033 95	.....	381 84	.....	117 37
Net in force at end of 1915	2,586	3,769,725	24,486 14	99	6,197 58	1,642	12,178 27

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business.							
	Automobile.		Guarantee.			Burglary.		
	No.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$ cts.		$	$ cts.		$	$ cts
Gross in force at end of 1914	193	8,560 05	303	1,084,084	4,679 11	5,972	5,349,649	43,470 78
Taken in 1915—New	152	8,594 14	162	1,122,886	4,437 60	739	1,211,166	11,584 25
Renewed	57	4,152 35	95	345,400	1,365 14	2,701	4,774,109	38,975 84
Totals	402	21,306 54	560	2,552,364	10,481 85	9,412	11,334 924	94,030 87
Less ceased	296	13,729 95	348	1,432,075	5,652 80	7,635	6,368,603	52,630 83
Gross in force at end of 1915	106	7,576 59	212	1,120,289	4,829 05	1,777	4,966,321	41,400 04
Less reinsured	.....	568 11	.....	51,500	182 16	.....	63,500	356 98
Net in force at end of 1915	106	7,008 48	212	1,068,789	4,646 89	1,777	4,902,821	41,043 06

Summary of net in force at end of 1915: No. 6,422; Premiums $95,560.42.

The Dominion Gresham—*Concluded.*

Schedule A.

Bonds and debentures owned by the company:—	Par value.	Book value.	Market value.
Cities—			
Lachine, 1952, 4½ p.c	$ 25,000 00	$ 25,000 00	$ 20,750 00
*Lethbridge, 1941, 4½ p.c	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3¾ p.c	15,000 00	14,670 00	12,450 00
*Sydney, 1923, 4 p.c	5,000 00	4,785 00	4,500 00
*Sydney, 1932-1934, 4 p.c	15,000 00	13,988 00	12,400 00
*Sydney, 1938, 4 p.c	5,000 00	4,619 00	4,000 00
*Three Rivers, Que., 1958, 4½ p.c	6,000 00	6,000 00	4,800 00
*Three Rivers, Que. (St. Maurice Bridge) 1958, 4½ p.c	15,000 00	15,000 00	12,000 00
Three Rivers, 1958, 4½ p.c	9,000 00	9,000 00	7,200 00
*Town of Buckingham, 1917, 5 p.c	30,000 00	30,450 00	29,700 00
County of Haldimand, 1916 to 1929, 4 p.c	17,099 55	16,373 00	15,731 59
School—			
*Montreal P., 1923, 4 p.c	13,000 00	13,000 00	11,700 00
Total par, book and market values	$ 186,599 55	$ 184,385 00	$ 160,746 59

*On deposit with Receiver General.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—R. J. HILLAS.

Secretary—T. E. GATY.

Principal Office—New York City.

Chief Agent in Canada—P. H. BORING.

Head Office in Canada—Montreal.

(Incorporated March 20, 1876 Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Massachusetts, State, 1935, 3½ p.c.	$ 70,000 00	$ 65,100 00	
Massachusetts, State, 1938, 3½ p.c.	30,000 00	27,600 00	
Massachusetts, State, 1943, 3½ p.c.	45,000 00	40,950 00	
Cities—			
Sherbrooke, 1943, 5 p.c.	15,000 00	13,650 00	
Toronto, 1948, 4 p.c.	19,953 33	16,162 20	
School—			
Toronto, R.C., 1930, 4 p.c.	32,000 00	27,200 00	
Total on deposit with Receiver General	$ 211,953,33	$ 190,662 20	
Carried out at market value			$ 190,662 20

Other Assets in Canada.

Cash at chief agency in Canada			9 98
Cash in Bank of Montreal, Montreal			187 06
Interest accrued			3,168 22
Agents' balances and premiums uncollected, viz.:—			
Accident ($460 00 on business prior to Oct. 1, 1915)	$ 17,263 23		
Sickness ($504 25 " " ")	16,725 13		
Burglary ($ 67 04 " " ")	4,612 91		
Plate glass ($ 26 63 " " ")	2,098 01		
Liability	396 66		
Steam boiler and fly wheel	7,547 77		
Automobile, (including Collision and Property Damage)	317 41		
Net amount of outstanding premiums $48,961.12 (less $15,770.52 commission)			33,190 60
Total assets in Canada			$ 227,218 06

The Fidelity and Casualty—*Continued.*

LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—		
Accident	$ 5,575 00	
Sickness	9,575 00	
Plate glass	149 47	
Steam boiler	132 00	
Burglary	1,400 00	
Total net amount of unsettled claims		$ 16,831 47
Reserve of unearned premiums—		
Accident	$ 38,628 82	
Plate glass	7,422 12	
Sickness	34,723 42	
Burglary	11,117 07	
Steam boiler and fly wheel	38,682 32	
Liability	2,926 16	
Automobile (including collision and property damage)	1,298 12	
Total reserve, $134,798.03; carried out at 80 per cent		107,838 42
Taxes, due and accrued		2,058 45
Total liabilities in Canada		$ 126,728 34

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.	*Liability (including Automobile.)	Sickness.	Burglary.	Plate Glass.	Steam Boiler.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	82,441 36	7,024 96	71,106 24	21,686 73	12,731 76	31,891 50
Less reinsurance					393 76	
Less return premiums	5,052 34	1,803 42	3,122 25	1,534 71	2,229 64	4,867 92
Total deduction					2,623 40	
Net cash received	77,389 02	5,221 54	67,983 99	20,152 02	10,108 36	27,023 58

Net cash received for premiums for all classes of business	$ 207,878 51
Cash received for interest on investments	7,903 12
Total income in Canada	$ 215,781 63

The Fidelity and Casualty—*Continued.*

EXPENDITURE IN CANADA

Claims.	Class of Business.					
	Accident	*Liability (including Automobile.)	Sickness.	Burglary.	Plate Glass.	Steam Boiler.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	7,858 79	95 15	9,140 21	778 63	284 13	372 33
Paid for claims occurring during the year	23,509 49	769 46	32,601 11	4,251 59	4,040 62	682 04
Less reinsurance					180 00	
Net payment for said claims					3,860 62	
Total net payment for claims	31,368 28	864 61	41,741 32	5,030 22	4,144 75	1,054 37

Total net payments for claims for all classes of business	$ 84,203 55
Commission and brokerage	63,715 61
Taxes	5,288 82
Salaries and travelling expenses:—Salaries:—head office, $11,472.63; general and special agents, $1,704.99; travelling expenses, $3,173.56	16,351 18
Miscellaneous expenditure, viz.—Inspections and surveys, $8,534.37; legal expenses, $297.61; postage, telegrams, telephones and express, $2,198.05; printing and stationery, $31.95; rents, $3,021.72; sundries, $1,087.84. Total, $15,221.54; less received for office furniture and fixtures, $160.18	15,061 36
Total expenditure in Canada	$ 184,620 52

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.							
	Accident.			Liability (including Automobile).			Sickness.	
	No.	Amount.	Premiums.	No	Amount.	Premiums.	No.	Premiums.
		$	$ cts		$	$ cts.		$ cts.
Gross in force at end of 1914	4,993	32,874,083	89,885 17	356	2,733,500	15,073 22	4,010	78,074 72
Taken in 1915, new and renewed	6,024	40,942,133	106,547 65	244	2,043,500	9,250 24	4,545	94,302 70
Totals	11,017	73,816,216	196,432 82	580	4,777,000	24,323 46	8,555	172,377 42
Less ceased	1,888	43,553,133	119,175 18	107	3,141,500	15,789 78	1,253	102,930 58
Gross and net in force at end of 1915	9,129	30,263,083	77,257 64	473	1,635,500	8,533 68	7,302	69,446 84

*The figures for Automobile business are herewith included. A separation of them was not made in time for publication in this report.

The Fidelity and Casualty—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	Class of Business.								
	Burglary.			Plate Glass.			Steam Boiler and Fly Wheel.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	1,215	2,249,915	20,689 62	1,306	818,823	23,453 36	357	7,852,030	56,170 79
Taken in 1915, new and renewed	1,502	2,887,345	26,189 68	988	752,306	15,821 81	303	3,795,503	43,445 32
Totals	2,717	5,137,260	46,879 30	2,294	1,571,129	39,275 17	660	11,647,503	99,616 11
Less ceased	351	2,655,590	24,714 41	364	879,449	23,392 09	117	3,368,901	28,823 93
Gross in force at end of 1915	2,366	2,481,670	22,164 89	1,930	691,680	15,883 08	543	8,278,602	70,792 18
Less reinsured					16,803	393 76			
Net in force at end of 1915	2,366	2,481,670	22,164 89	1,930	674,880	15,489 32	543	8,278,602	70,792 18

Summary of net in force at end of 1915: No. 21,743; Premiums, $263,684.55.

General Business Statement for the Year ending December 31, 1915.

INCOME.

Total net cash received for premiums	$ 8,531,544 36
Interest and dividends	408,434 89
Rents	131,243 02
Fidelity Insurance fund	419 61
Agents' balances charged off	278 44
Suspense account	2,842 99
Munich Reinsurance Co., (Reserve retained under contract)	138,548 94
Gross profit on sale or maturity of bonds	2,923 25
All other income	17,533 98
Total income	$ 9,283,769 48

DISBURSEMENTS.

Net amount paid for claims	$ 3,579,063 44
Investigation and adjustment of claims	631,355 93
Commissions or brokerage (less amount received on return premiums and reinsurance)	2,161,569 59
Cash paid stockholders for interest or dividends	200,000 00
Salaries, travelling and all other expenses of agents not paid by commissions	485,152 56
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	461,511 55
Medical examiners' fees and salaries	7,760 90
Inspections (other than medical and claim)	365,116 14
State taxes on premiums, Insurance Department licenses and fees	176,702 22
Taxes on real estate	22,956 27
Rents	83,932 67
All other taxes, licenses and fees	43,203 02
Agents' balances charged off	2,893 53
Gross decrease, by adjustment in book value of real estate	50,000 00
Gross loss on sale or maturity of bonds and stocks	37,917 11
All other disbursements	345,432 90
Total disbursements	$ 8,654,567 83

The Fidelity and Casualty—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 1,318,833 45
Premiums in course of collection	1,783,511 12
Book value of bonds and stocks	9,563,368 94
Cash on hand, in trust companies and in banks	389,855 26
Agents' balances and sundry ledger assets	232,029 55
Total ledger assets	$13,287,598 32

NON-LEDGER ASSETS.

Reinsurance on paid claims	13,955 06
Interest accrued	96,787 26
Gross assets	$13,398,340 64
Deduct assets not admitted	671,940 00
Total admitted assets	$12,726,400 64

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 2,968,015 79
Total unearned premiums	4,831,630 71
Commissions, brokerage and other charges due or to become due to agents or brokers	368,390 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	9,536 62
Federal, State and other taxes due or accrued (estimated)	139,310 18
Reinsurance	49,984 94
Expenses of investigation and adjustment of unpaid claims (estimated)	40,000 00
Reserve for contingencies	750,000 00
Fidelity Insurance fund	13,057 52
Unearned premiums retained under contract with Munich Reinsurance Company	130,035 35
Suspense account	7,981 92
All other liabilities	18,915 20
Total	$ 9,326,859 03
Capital stock paid in cash	1,000,000 00
Surplus beyond capital and other liabilities	2,399,541 61
Total liabilities	$12,726,400 64

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1915.
	$ cts.	$ cts.	$ cts.
Accident	2,476,525 49	2,587,752 29	1,842,933 50
Health	1,776,467 39	1,771,954 72	1,307,567 75
Liability	2,468,274 27	2,435,332 25	1,666,484 16
Plate glass	553,783 56	594,297 59	423,219 86
Steam boiler	659,524 67	549,555 58	1,094,411 90
Burglary and theft	806,081 59	783,128 99	809,628 64
Fidelity	398,946 52	405,629 07	287,817 93
Fly wheel	99,297 66	96,078 35	222,346 23
Workmen's collective	5,454 49	5,732 72	3,140 97
Surety	384,607 81	317,937 32	291,777 34
Auto and teams, property damage and collision	222,207 72	188,997 58	154,332 93
Workmen's compensation	2,389,803 46	2,547,983 94	1,473,159 07

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—DR. W. A. YOUNG.

Manager and Secretary—J. J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. Dominion license issued September 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	200,000 00
Amount paid thereon in cash	50,000 00
Amount of premium on capital stock paid in by stockholders	35,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*	$	172,611 69
Book value of stocks *(For details, see Schedule B.)*		65,745 87
Cash at head office		150 00
Cash in Imperial Bank of Canada, Toronto		12,671 43
Staff life premiums, $22.91; balance due from officials travelling expense account, $56.06; General Accident Fire Corp., Ltd., Toronto, $64.76; Canadian Casualty and Boiler Ins. Co., $636.51		780 24
Total ledger assets	$	251,959 23
Deduct market value of bonds and stocks under book value		13,765 91
	$	238,193 32

OTHER ASSETS.

Interest accrued		3,911 24
Office furniture and fixtures		2,855 95
Premiums due and uncollected, viz.:—		
Accident	3,839 78	
Sickness	2,636 48	
Employers' liability	17,260 28	
Automobile	8,411 76	
Total		32,148 30
Total assets	$	277,108 81

The General Accident—*Continued.*

LIABILITIES.

(1) Liabilities in Canada.

Unsettled claims:—		
Liability claims, unadjusted	$ 24,882 45	
Liability claims, resisted in suit	9,000 00	
Total liability claims, unsettled ($10,397 accrued in previous years)	$ 33,882 45	
Automobile claims, unadjusted	$ 14,318 00	
Automobile claims, resisted in suit	6,254 29	
Total automobile claims, unsettled, ($7,504 29 accrued in previous years)	$ 20,572 29	
Accident claims, unadjusted	$ 3,981 87	
Sickness " ($200 accrued in previous years)	4,199 14	
Total net amount of unsettled claims ($18,101 29 accrued in previous years)		$ 62,635 75
Reserve of unearned premiums:—		
Accident	$ 14,364 47	
Sickness	8,083 46	
Liability	36,719 39	
Automobile	19,369 17	
Total reserve $78,536.49; carried out at 80 per cent		62,829 19
Agents' credit balances		1,972 74
Due and accrued for salaries, rent, etc		3,788 42
Due for reinsurance		1,154 00
Taxes due and accrued		3,000 00
Total liabilities in Canada		$ 135,380 10

(2) Liabilities in other Countries.

Unsettled claims:—		
Accident claims, unadjusted ($2,562.50 accrued in previous years)	$ 2,705 79	
Employers' liability claims, unadjusted	5,500 00	
Total net amount of unsettled claims		$ 8,205 79
Reserve of unearned premiums:—		
Accident	$ 36 25	
Sickness	10 00	
Employers' liability	2,832 10	
Automobile	621 85	
Total reserve $3,590.20; carried out at 80 per cent		2,809 16
Total liabilities in other countries		$ 11,005 95
Total liabilities (except capital stock) in all countries		$ 146,386 05
Excess of assets over liabilities		$ 130,722 76
Capital stock paid in cash		50,000 00
Surplus over liabilities and capital		$ 80,722 76

The General Accident—*Continued.*

INCOME.

Premiums.	Class of Business.						
	Accident.		Employers' Liability.		Sickness.	Automobile.	
	In Canada	In other Countries.	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received....	55,550 03	54 37	72,890 51	2,865 92	41,262 39	32,572 56	307 42
Less reinsurance.....	1,512 17	...			511 27		
Net cash received	54,037 86	54 37	72,890 51	2,865 92	40,751 12	32,572 56	307 42

Net cash received for premiums for all classes of business	$ 203,479 76
Cash received for interest on investments..	14,223 81
Total income....	$ 217,703 57

EXPENDITURE.

Claims.	Class of Business.					
	Accident.		Employers' Liability.	Sickness.		Automobile.
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years.	4,118 70		33,577 67	5,349 99	354 39	3,369 4
Paid for claims occurring during the year..	35,321 97	116 25	16,672 77	16,644 67		10,074 1
Less salvages and reinsurance	573 23			55 00		
Net payment for said claims.	34,948 74			16,589 67		
Total net payment for claims	39,067 50	116 25	50,250 46	21,930 61	354 39	13,443 54

The General Accident—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business:—In Canada, $124,692.11; in other countries, $470.64..	$ 125,162 75
Dividends paid stockholders..	40,000 00
Commission and brokerage...	57,609 52
Taxes...	5,875 13
Salaries, fees and travelling expenses:—Salaries: Head office, $20,236.95; general and special agents, $2,381.68; fees: directors, $800; auditors, $750; travelling expenses, $4,474.86; Canadian information bureau, $100....	28,713 49
Miscellaneous expenditure, viz.:—Advertising, $2,297.96; elevator inspection fees, $2,149.31; furniture and fixtures, $14.50; entertainment, $153.90; legal expenses, $674.59; charges, $1,895.91; medical examiners' fees, $255; postage, telegrams, telephones and express, $2,463.45; printing and stationery, $2,846.19; rents, $2,910; life assurance scheme, $30.49; loss on sale of investments, $32.72 ...	15,724 02
Total expenditure.	$ 273,114 91

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 304,870 62
Amount of income as above..	217,703 57
Total.....	$ 522,574 19
Amount of expenditure as above	273,114 91
Balance, net ledger assets, December 31, 1915 ($251,959.23, less $2,499.95 net ledger liabilities)	$ 249,459 28

SUMMARY OF RISKS AND PREMIUMS.

Accident.	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts		$	$ cts.		$	$ cts.
Gross in force at end of 1914....	2,090	6,232,750	31,183 81	90	210,200	1,252 63	2,180	6,442,950	32,436 44
Taken in 1915—									
New.....	610	1,984,250	11,757 38	....	....	....	610	1,984,250	11,757 38
Renewed.....	2,759	7,809,250	33,034 75	80	188,250	1,118 88	2,839	7,997,500	34,153 63
Totals.....	5,459	16,026,250	75,975 94	170	398,450	2,371 51	5,629	16,424,700	78,347 45
Less ceased	3,705	10,686,000	46,854 91	165	385,450	2,299 01	3,870	11,071,450	49,153 92
Gross in force at end of 1915.....	1,754	5,340,250	29,121 03	5	13,000	72 50	1,759	5,353,250	29,193 53
Less reinsured.....	....	416,250	2,163 76	....	....	....	....	416,250	2,163 76
Net in force at end of 1915.....	1,754	4,924,000	26,957 27	5	13,000	72 50	1,759	4,937,000	27,029 77

The General Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Employers' Liability.	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	608	6,014,000	73,250 83	401	3,707,000	8,996 53	1,009	9,721,000	82,247 36
Taken in 1915—									
New	443	3,663,500	61,633 09	432	4,006,500	7,870 10	875	7,675,000	69,503 19
Renewed	386	3,857,500	38,368 79	....	....	....	386	3,857,500	38,368 79
Totals	1,437	13,540,000	173,252 71	833	7,713,500	16,866 63	2,270	21,253,500	190,119 34
Less ceased	709	6,994,000	101,499 34	481	4,317,000	10,752 27	1,190	11,311,000	112,251 61
Gross in force at end of 1915	728	6,546,000	71,753 37	352	3,396,500	6,114 36	1,080	9,942,500	77,867 73
Less reinsured	....	10,000	14 00	....	....	....	....	10,000	14 00
Net in force at end of 1915	728	6,536,000	71,739 37	352	3,396,500	6,114 36	1,080	9,932,500	77,853 73
Sickness.									
Gross in force at end of 1914	1,220	....	19,885 56	24	....	454 00	1,244	....	20,339 56
Taken in 1915—									
New	422	....	4,468 20	....	....	....	422	....	4,468 20
Renewed	2,022	....	22,364 98	22	....	409 00	2,04	....	22,773 98
Totals	3,664	....	46,718 74	46	....	863 00	3,710	....	47,581 74
Less ceased	2,511	....	31,494 98	45	....	843 00	2,556	....	32,337 98
Gross in force at end of 1915	1,153	....	15,223 76	1	....	20 00	1,154	....	15,243 76
Less reinsured	....	....	828 50	....	....	....	....	....	828 50
Net in force at end of 1915	1,153	....	14,395 26	1	....	20 00	1,154	....	14,415 26
Automobile.									
Gross in force at end of 1914	860	7,719,000	42,278 57	287	2,531,000	1,224 23	1,153	10,250,000	43,502 80
Taken in 1915—									
New	1,413	14,145,000	49,028 35	515	2,895,000	1,744 46	1,928	17,040,000	50,772 81
Renewed	183	1,861,000	6,782 51	....	....	....	185	1,861,000	6,782 51
Totals	2,464	23,725,000	98,089 43	802	5,426,000	2,968 69	3,266	29,151,000	101,058 12
Less ceased	1,472	13,759,000	59,351 09	400	3,211,000	1,724 98	1,872	16,970,000	61,076 07
Gross and net in force at end of 1915	992	9,966,000	38,738 34	402	2,215,000	1,243 71	1,394	12,181,000	39,982 05

Summary of net in force at end of 1915: No. 5,387. Premiums, $159,280.81.

The General Accident—*Concluded.*

Schedule A.

Bonds and debs. owned by the Company:—	Par value.	Book value.	Market value.
On deposit with Receiver General:—			
Cities—			
Cranbrook, 1951, 5 p.c.	$ 5,000 00	$ 4,611 60	$ 4,050 00
Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,400 00
Moosejaw, 1950, 4½ p.c.	2,006 63	1,921 82	1,605 30
Prince Albert, 1942, 4½ p.c.	15,000 00	13,777 95	12,000 00
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,150 00
Salaberry of Valleyfield, 1933, 5 p.c.	3,000 00	3,145 70	2,760 00
Saskatoon, 1939, 5 p.c.	5,000 00	5,270 02	4,400 00
Winnipeg, 1925, 4 p.c.	8,000 00	7,977 82	7,200 00
Total on deposit with Receiver General	$ 48,006 63	$ 46,704 91	$ 40,565 30
Held by the Company.			
Cities—			
Cranbrook, 1916 to 1929, 5 p.c.	3,972 57	3,972 57	3,654 76
Guelph, 1926, 4 p.c.	5,000 00	4,362 49	4,450 00
Hamilton, 1916 to 1921, 4 p.c.	6,342 88	6,341 16	6,089 16
Nanaimo, 1960, 5 p.c.	5,000 00	5,000 00	4,150 00
Prince Albert, 1916 to 1923, 4½ p.c.	3,549 62	3,507 12	3,336 64
Salaberry of Valleyfield, 1933, 5 p.c.	2,000 00	2,097 14	1,840 00
Toronto, 1924, 4½ p.c.	10,000 00	9,885 29	9,500 00
Wetaskiwin, 1916 to 1931, 5 p.c.	5,217 96	5,171 86	4,852 70
Wetaskiwin, 1916 to 1960, 5 p.c.	4,867 94	4,867 94	4,186 43
Towns—			
Brampton, 1916 to 1921, 4½ p.c.	10,893 53	10,893 53	10,457 79
Meaford, 1923 to 1927, 5 p.c.	5,444 07	5,042 24	5,171 87
Meaford, 1927 to 1932, 5 p.c.	2,841 43	2,567 11	2,670 94
Niagara Falls, 1930 to 1934, 5 p.c.	6,509 11	6,240 99	6,118 56
North Bay, 1922, 5 p.c.	2,703 27	2,552 35	2,622 17
Palmerston, 1925 to 1929, 5 p.c.	3,308 65	3,131 21	3,110 13
Red Deer, 1916 to 1927, 6 p.c.	1,681 23	1,802 60	1,630 78
St. Albert, 1916 to 1928, 5 p.c.	3,769 58	3,657 96	3,354 93
Wingham, 1929 to 1933, 5 p.c.	2,952 96	2,689 04	2,746 25
Municipality—			
Strathcona, 1916–1921, 5 p.c	2,400 00	2,400 00	2,256 00
Schools—			
Edmonton, 1921, 4½ p.c.	5,000 00	4,873 09	4,700 00
Strathcona, 1916-1939, 5 p.c.	4,004 04	4,042 82	3,680 04
Railway—			
C.P.R. Note Certificates, 1924, 6 p.c.	1,040 00	832 00	1,071 20
Miscellaneous—			
Canada Landed and National Investment Co., Ltd., 1918, 4½ p.c.	10,000 00	10,000 00	10,000 00
Colonial Investment and Loan Co., 1915, 4½ p.c.	10,000 00	10,000 00	10,000 00
Niagara Navigation Co., 1916, 4½ p.c.	10,000 00	9,976 27	9,900 00
Total par, book and market values	$ 176,505 47	$ 172,611 69	$ 162,115 65

Schedule B.

Stocks, viz.:—	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock	$ 16,250 00	$ 31,950 12	$ 28,600 00
52 shares C.P.R. stock	5,200 00	8,164 75	9,516 00
116 shares Imperial Bank stock	11,600 00	25,631 00	24,360 00
	$ 33,050 00	$ 65,745 87	$ 62,476 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ROBERT NESS.
Vice-President—L. A. LAVALLEE, K.C.
Manager—R. A. LEDUC.
Secretary—BARON JOSEPH D'HALEWYN.
Principal Office — Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital stock authorized	$ 500,000 00
Amount subscribed	117,400 00
Amount paid in cash	64,800 00
Amount of premium on capital stock paid in by stockholders	1,338 50

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by mortgage on real estate, second liens				$ 3,250 00
Bonds and debs. on deposit with Receiver General:—	Par value.	Book value.	Market value.	
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.	$ 5,000 00	$ 5,175 50	$ 4,900 00	
Village of Cartierville, 1942, 5 p.c.	5,000 00	4,906 00	4,450 00	
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.	5,000 00	5,000 00	4,300 00	
Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c.	11,000 00	11,000 00	9,680 00	
Total on deposit with Receiver General	$ 26,000 00	$ 26,081 50	$ 23,330 00	
Carried out at book value				26,081 50
Cash at head office				2,267 56
Cash in Hochelaga Bank				7,780 53
Advances to agents				65 00
Total ledger assets				$ 39,444 59
Deduct market value of bonds and debentures under book value				2,751 50
				$ 36,693 09

OTHER ASSETS.

Interest accrued	540 83
Office furniture	2,322 60
Net premiums due and uncollected, viz.:—($4,858.12 less $1,053.92 com.)	3,804 20
Medical fees	2 00
Total assets	$ 43,362 72

LIABILITIES.

Net amount of live stock claims, unadjusted	$ 2,461 66
Reserve of unearned premiums, $17,229.88; carried out at 80 per cent	13,783 90
Taxes due and accrued	336 13
Total liabilities (except capital stock)	$ 16,581 69
Surplus of assets over liabilities	$ 26,781 03
Capital stock paid in cash	64,800 00

The General Animals—*Concluded.*

INCOME.

Gross cash received for premiums	$ 58,673 62	
Deduct reinsurances, $2,731.04; return premiums, $5,884.94	8,615 98	
Total net cash received for live stock premiums		$ 50,057 64
Received for interest		2,754 90
Total		$ 52,812 54
Received for calls on capital		8,730 00
Total income		$ 61,542 54

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 7,560 28	
Amount paid for claims occurring during the year	$ 27,418 69	
Deduct reinsurances	2,825 00	
Net amount paid for said claims	$ 24,593 69	
Total net amount paid for live stock claims		$ 32,153 97
Commission or brokerage		9,399 49
Paid for salaries of officials, $5,353.32; do., of agents, $2,139.72; auditors' fees, $400; travelling expenses, $1,323.05		9,216 09
Taxes		2,481 14
Miscellaneous expenditure, viz.: Printing and stationery, $1,248.61; furniture and fixtures, $93.08; advertising, $225.15; sundry expenses, $109.29; postage, telegrams, telephone, and express, $739.61; rent, $1,571.67; legal expenses, $2,143.27, collection and exchange, $92.09; medical examiners' fees, $39.85		6,252 62
Total expenditure		$ 59,513 22

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 37,415 27
Amount of income as above	61,542 54
Total	$ 98,957 81
Amount of expenditure as above	59,513 22
Balance, net ledger assets, at December 31, 1915	$ 39,444 59

RISKS AND PREMIUMS.

Live Stock Risks.	No.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1914	1,422	$ 634,918	$ 48,704 11
Policies taken during the year	1,851	974,534	55,142 90
Total	3,273	$ 1,609,452	$ 103,847 01
Deduct terminated	2,117	1,163,615	68,699 74
Gross in force at December 31, 1915	1,156	$ 445,837	$ 35,147 27
Deduct reinsured		11,825	687 51
Net in force at December 31, 1915	1,156	$ 434,012	$ 34,459 76

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Company.)

Statement for the year ending December 31, 1915.

President—J. G. Thompson.
Vice-President—Lewis Laing.
Manager and Secretary—John Emo.
Principal Office—Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911 the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada August 27, 1895.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	250,000 00
Amount of capital paid thereon in cash	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by bond or mortgage on real estate, first liens		$ 10,500 00
Book value of bonds and debs., *(For details, see Schedule A.)*		386,235 74
Cash at head office and branches		700 00
Cash in banks, viz:—		
Royal Bank, Montreal	$ 34,230 30	
" Winnipeg	500 00	
" Vancouver	750 00	
" Fort William	250 00	
" Calgary	750 00	
" Toronto	750 00	
Total cash in banks		37,230 30
Total ledger assets		$ 434,666 04
Deduct market value of bonds and debentures under book value		38,774 52
		$ 395,891 52

OTHER ASSETS.

Railroad collection lists due		5,464 35
Interest due, $825; accrued, $4,842.23		5,667 23
Office furniture and equipment		11,308 94
Gross premiums due and uncollected, viz:—		
Accident	$ 51,506 95	
Sickness	30,127 40	
Employers' liability	23,487 64	
Burglary	199 40	
Automobile	10,060 18	
Guarantee	2,833 10	
Total, $118,254.67 less $17,730.12 commission		100,524 55
Total assets		$ 518,856 59

THE GLOBE INDEMNITY—*Continued.*

LIABILITIES.

Net amount of unsettled claims:—		
Accident, unadjusted ($1,610.10 accrued in previous years)	$ 14,310 00	
Sickness, unadjusted	12,596 00	
Employers' liability, unadjusted ($16,203 accrued in previous years)	55,752 00	
Automobile, unadjusted ($500 accrued in previous years)	2,229 00	
Total net amount of unsettled claims		$ 84,887 00
Reserve of unearned premiums, viz.—		
Accident	$ 89,802 05	
Sickness	55,900 77	
Employers' liability	28,560 09	
Burglary	351 42	
Automobile	14,923 73	
Guarantee	4,633 57	
Total, $194,171.63; carried out at 80 per cent		155,337 30
Due for reinsurance premiums		3,747 93
Due and accrued for rent		1,250 00
Taxes due and accrued		6,292 74
Total liabilities (excluding capital stock)		$ 251,514 97
Excess of assets over liabilities		$ 267,341 62
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital		$ 167,341 62

INCOME.

Premiums.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Burglary.	Guarantee.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	257,712 30	158,232 63	177,193 72	767 68	9,315 52	50,038 73
Less reinsurance	5,970 84	3,769 77			2,238 75	
Less return premiums	53,502 61	43,583 62	35,028 21	221 54	1,451 98	23,014 36
Total deduction	59,473 45	47,353 39			3,690 73	
Net cash received	198,238 85	110,879 24	142,165 51	546 14	5,624 79	27,024 37

Net cash received for premiums for all classes of business	$ 484,478 90
Cash received for interest on investments	17,691 95
Total income	$ 502,170 85

THE GLOBE INDEMNITY—*Continued.*

EXPENDITURE.

Claims.	Class of Business.			
	Accident.	Employers' Liability.	Sickness.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	18,948 29	24,111 53	18,965 10	5,134 65
Paid for claims occurring during the year	64,781 71	27,740 32	58,902 37	5,723 64
Less reinsurances	3,407 25	480 37		
Net payment for said claims	61,374 46	27,259 95		
Total net payment for claims	80,322 75	51,371 48	77,867 47	10,858 29

Total net payments for claims for all classes of business	$ 220,419 99
Dividends paid stockholders	10,000 00
Commission and brokerage	127,787 79
Taxes	10,025 93
Salaries, fees and travelling expenses:—Salaries:—Head office, $58,001.51; fees:—directors, $1,061.86; auditors, $3,647.48; travelling expenses, $13,593.11	76,393 96
Miscellaneous expenditure, viz:—advertising, $3,912.41; furniture and fixtures, $2,972.51; legal expenses, $576.12; lighting, $247.23; bond premium, $651.76; postage, telegrams, telephones and express, $5,856.79; printing and stationery, $10,755.63; rents, $9,316.26; underwriters' boards, associations, etc., $96; sundry expenses, $4,337.19	38,721 90
Total expenditure	$ 483,259 57

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914	$ 415,754 76
Amount of income as above	502,170 85
Total	$ 917,925 61
Amount of expenditure as above	483,259 57
Balance, net ledger assets December 31, 1915	$ 434,666 04

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914	12,189	23,823,723	185,415 48	407	4,082,000	70,479 80
Taken in 1915, new and renewed	23,272	40,933,773	210,220,82	541	3,965,000	133,258 19
Totals	35,461	64,757,496	395,636 30	948	8,047,000	203,737 99
Less ceased	18,702	36,468,949	215,488 64	481	4,822,000	143,908 92
Gross in force at end of 1915	16,759	28,288,547	180,147 66	467	3,225,000	59,829 07
Less reinsured		98,000	543 55		7,000	3,709 67
Net in force at end of 1915	16,759	28,190,547	179,604 11	467	3,218,000	56,119 40

The Globe Indemnity—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks.	Class of Business.				
	Sickness.		Burglary.		
	No.	Premiums.	No.	Amount.	Premiums.
		$ cts.		$	$ cts.
Gross in force at end of 1914	8,869	117,798 25	17	17,000	169 90
Taken in 1915, new and renewed	20,053	137,863 21	72	219,500	765 33
Totals	28,922	255,661 46	89	236,500	934 33
Less ceased	15,319	143,859 91	22	27,000	231 50
Gross and net in force at end of 1915	13,603	111,801 55	67	209,500	702 83

Risks.	Class of Business.					
	Guarantee.			Automobile.		
	No	Amount.	Premiums.	No	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914	27	264,266	834 50	1,617	3,594,200	40,778 51
Taken in 1915, new and renewed	226	3,009,056	10,648 48	1,463	7,315,000	36,571 39
Totals	253	3,273,322	11,482 98	3,080	10,909,200	77,349 90
Less ceased	50	405,266	1,183 50	1,900	9,500,000	47,502 44
Gross in force at end of 1915	203	2,868,056	10,299 48	1,180	1,409,200	29,847 46
Less reinsured	42	573,605	1,032 35			
Net in force at end of 1915	161	2,294,451	9,267,13	1,180	1,409,200	29,847 46

Summary of net in force at end of 1915: No. 32,237, Premiums, $387,342 48

The Globe Indemnity—*Concluded.*

SCHEDULE A.

	Par value.	Book value.	Market value.
Bonds and debs. owned by the Company, viz:—			
On Deposit with Receiver General:—			
Government—			
Prov. of Ontario, 1939, 4 p.c.	$ 15,000 00	$ 15,230 00	$ 12,900 00
Cities—			
Belleville, 1940, 4 p.c.	5,000 00	5,093 51	4,000 00
Fort William, 1926, 4 ½ p.c.	5,000 00	5,040 94	4,500 00
Medicine Hat, 1928, 5 p.c.	5,000 00	5,175 01	4,600 00
Port Arthur, 1935, 5 p.c.	10,000 00	10,535 14	9,100 00
Stratford, 1928, 4 p.c.	2,000 00	2,000 00	1,740 00
Stratford, 1929–1931, 4 p.c.	3,000 00	3,000 00	2,570 00
Vancouver, 1944, 3½ p.c.	5,000 00	4,569 18	3,450 00
Winnipeg, 1917, 4 p.c.	10,000 00	10,000 00	9,800 00
Town—			
Brockville, 1922, 4½ p.c.	5,000 00	5,029 98	4,650 00
Schools—			
St. Leo Westmount, 1950, 5 p.c	10,000 00	10,446 34	8,700 00
Village Cote La Visitation, 1951, 5½ p.c.	30,000 00	33,015 70	27,900 00
St. Stanislas de Montreal, 1962, 5½ p.c.	20,000 00	20,824 60	18,400 00
Winnipeg, 1933, 4 p.c.	10,000 00	10,000 00	8,500 00
Total on deposit with Receiver Gen	$ 135,000 00	$ 139,960 40	$ 120,810 00
Held by the Company:—			
Government—			
Dom. of Can. Internal War Loan, 1925, 5 p.c.	25,000 00	24,375 00	24,375 00
Prov. of Alberta, 1923, 4½ p.c.	25,000 00	24,222 22	23,500 00
Cities—			
Chatham, 1920-1923, 5 p.c.	12,000 00	12,060 00	11,640 00
Guelph, 1917, 5 p.c.	5,849 00	5,897 03	5,781 60
Lachine, 1953, 5 p.c	25,000 00	22,779 86	22,500 00
Moose Jaw, 1924, 5 p.c.	500 00		
" 1926–27, 5 p.c	1,000 00		
" 1929–30, 5 p.c	1,000 00		
" 1932–33, 5 p.c.	1,000 00	5,166 06	4,650 00
" 1935–36, 5 p.c.	1,000 00		
" 1938, 5 p.c.	500 00		
Towns—			
Bracebridge, 1926 to 1929, 4½ p.c.	12,410 77	12,160 72	11,133 91
Maisonneuve, 1951, 4½ p.c.	30,173 32	30,665 76	24,440 38
Municipalities—			
Assiniboia, 1935, 5 p.c.	4,685 13		4,216 61
Assiniboia, (R.M.) 1936, 5 p.c	7,069 36	18,521 23	6,362 42
Assiniboia, 1937, 5 p.c.	8,472 87		7,540 85
Schools—			
Dauphin, Man. S.D., 1929, 5 p.c.	20,292 65	20,801 82	18,060 45
Montreal (St. Edouard), 1949, 5½ p.c.	15,000 00	17,061 08	13,950 00
St. Georges, 1960, 4½ p.c.	20,000 00	19,675 58	15,400 00
Toronto, R.C., 1953, 5 p.c.	30,000 00	28,852 50	29,100 00
Miscellaneous—			
Moosejaw Electric Ry., 1930, 5 p.c.	4,000 00	4,036 48	4,000 00
Total par, book and market values	$ 384,944 10	$ 386,235 74	$ 347,461 22

THE GUARANTEE COMPANY OF NORTH AMERICA.

Statement for the Year ending December 31, 1915.

President—Hartland S. MacDougall.

Vice-President and Managing Director—Henry E. Rawlings.

Secretary—Richard B. Scott.

Head Office—59 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	668,600 00
Amount paid in cash	304,600 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company		$ 342,650 00
Book value of bonds and debs. *(For details, see Schedule A.)*		452,530 88
Book value of stocks *(For details, see Schedule B.)*		947,190 36
Cash on hand at head office and branch offices		3,368 47
Cash in banks or trust companies, viz.:—		
Dominion Bank, Montreal: current account, $1,047 74; at interest: Montreal, $10,000.00; Toronto, $5,699.90	$ 16,747 64	
Chase National Bank, New York	49,716 23	
Bank of Montreal, Montreal: current account	12,696 12	
Bank of Montreal, Chicago	9,423 87	
National Bank of Kentucky, Louisville, Ky.	1,723 78	
Bank of Buffalo, Buffalo, N.Y.	4,603 65	
Standard Bank of Canada, Toronto: at interest	10,462 91	
Union Trust Co., Pittsburg, Pa.	19,778 02	
Philadelphia Trust Co., Philadelphia	28,835 17	
Central National Bank, Philadelphia	5,993 63	
New England Trust Co., Boston	10,000 00	
Commercial Trust Co., Philadelphia	5,000 00	
Franklin National Bank, Philadelphia	5,000 00	
Continental and Commercial Trusts and Savings Bank, Chicago	10,000 00	
Beacon Trust Co., Boston	10,000 00	
Bank of Montreal, Winnipeg: current account	427 12	
Total cash in banks or trust companies		200,499 14
This Company's equity in funds held by New York Excise Committee		26,492 32
Total ledger assets		$ 1,972,641 17

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	61,634 76
Interest due, $701 56, accrued, $4,689.93	5,391 49
Gross premiums due and uncollected	10,575 71
Office furniture and fixtures, including safes at head office and branches	6,048 50
Total assets	$ 2,056,291 63

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted	$ 12,326 00	
Net amount of guarantee claims, resisted in suit	10,000 00	
Total net amount of unsettled claims (of which $16,000, accrued in previous years)		$ 22,326 00
Reserve of unearned premiums, $30,735.50; carried out at 80 per cent		24,588 40
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated)		2,042 85
Taxes due and accrued (estimated)		1,000 00
Contingencies and surplus reinsurance reserve		102,700 00
Amount payable under subscription to Canadian War Loan		43,750 00
Total liabilities in Canada		$ 196,407 25

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted ($3,837 accrued in previous years)	$ 16,163 00
Reserve of unearned premiums, $99,459.50; carried out at 80 per cent	79,567 60
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated)	789 40
Taxes due and accrued (estimated)	4,000 00
Total liabilities in other countries	$ 100,520 00
Total liabilities (except capital stock) in all countries	$ 296,927 25
Excess of assets over liabilities	$ 1,759,264 38
Capital stock paid in cash	304,600 00
Surplus over liabilities and capital	$ 1,454,764 38

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 69,702 40	$ 211,912 93	
Deduct reinsurances, $23,642.86; return premiums, $13,379.59	8,271 39	28,751 06	
Net cash received for premiums	$ 61,431 01	$ 183,161 87	
Total net cash received for premiums in all countries			$ 244,592 88
Received for interest and dividends			70,531 29
Net rents			1,838 84
Total income			$ 316,963 01

EXPENDITURE.

	In Canada.	In other Countries.	
Net amount paid for claims occurring in previous years	$ 1,776 73	$ 6,738 09	
Amount paid for claims occurring during the year	$ 17,036 98	$ 32,435 27	
Deduct recoveries and reinsurances	7,856 08	5,855 76	
Net amount paid for said claims	$ 9,180 90	$ 26,579 51	
Total net amount paid for guarantee claims	$ 10,957 63	$ 33,317 60	
Total net amount paid for claims in all countries			$ 44,275 23
Amount of dividends paid during the year at 10 per cent and bonus 2 per cent			36,552 00
Commission or brokerage			22,880 06
Paid for: salaries of officials, $52,604; salaries of agents, $28,770.34; directors' fees, $11,530; auditors' fees, $800; travelling expenses, $1,274.36; inspection expenses, $2,704.44			97,683 14
Taxes			8,085 44
Miscellaneous expenditure, viz.: Advertising, $2,788.58; rent, $11,417.28; postage, telephone, express, telegrams, etc., $5,699.35; printing and stationery, $4,637.17; legal expenses, $1,425.43; office furniture and fixtures, $988.13; office expenses, $3,242.46; adjustment of claims, $6,234.72; benevolence acct., $3,011.13; trustees' fees, $172.10; war tax stamps, $638.72			40,255 07
Total expenditure			$ 249,730 94

The Guarantee Company of North America—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	$ 1,861,659 10
Amount of cash income as above	316,963 01
Total	$ 2,178,622 11
Amount of cash expenditure as above	249,730 94
Balance, net ledger assets, December 31, 1915 ($1,972,641 17 less ledger liability $13,750)	$ 1,928,891 17

Summary of Risks and Premiums.

Guarantee Risks	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1914	22,658,854	62,503 07	63,515,340	175,720 45	86,174,200	238,223 52
Taken in 1915, new	9,631,044	18,997 09	29,520,633	92,850 14	38,551,677	111,847 23
Renewed	20,439,714	50,418 84	64,238,995	121,472 19	84,678 707	171,891 03
Totals	52,129,612	131,919 00	157,274,972	390,042 78	209,404,584	521,961 78
Less ceased	28,274,902	69,147,24	75,515,315	188,818 97	103,790,214	257,966 29
Gross in force at end of 1915	23,854,710	62,771 60	81,759,660	201,223 83	105,614,370	265,995 49
Less reinsured	683,331	1,765 34	10,650,385	21,494 15	11,333,716	23,259 49
Net in force at end of 1915	23,171,379	61,006 32	71,109,275	179,729 68	94,280,654	240,736 00

Schedule A.

Bonds and debs. owned by the company, viz.:—

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada Internal War Loan (10 p.c. paid) 1925, 5 p.c.	$ 50,000 00	$ 48,750 00	$ 48,750 00
Prov. of Manitoba, 1935, 4 p.c.	20,000 00	20,600 00	17,260 00
Cities—			
Montreal Corp. stock, 1927, 4 p.c.	30,300 00	30,763 50	26,967 90
" 1921, 4 p.c	1,100 00	1,100 00	1,034 00
" 1925, 4 p.c.	10,000 00	10,000 00	9,100 00
Montreal, Corp. stock, 1925, 4 p.c.	400 00	400 00	364 60
Montreal, 1939, 3½ p.c	7,000 00	6,169 80	5,390 00
* " 1921, 4 p.c.	25,500 00	25,665 00	23,970 00
* " 1925, 4 p.c	5,000 00	5,150 00	4,550 00
New York, 1917, 3½ p.c.	100,000 00	103,500 00	100,000 00
" 1917, 4 p.c.	10,000 00	9,957 50	10,000 00
" 1960, 4½ p.c	100,000 00	100,833 08	102,000 00
Richmond, Va., 1920, 4 p.c	500 00	525 00	495 00
" 1924, 4 p.c.	14,000 00	14,760 00	13,720 00
" 1926, 4 p.c.	1,500 00	1,520 00	1,455 00
Toronto, 1948, 4½ p.c.	10,000 00	9,360 00	8,800 00
Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	10,560 00
Winnipeg, 1920, 4 p.c	15,000 00	15,000 00	14,100 00
Schools—			
Montreal P., 1942, 4 p.c.	10,000 00	9,417 00	7,800 00
*Winnipeg, 1935, 4 p.c	10,000 00	9,975 00	8,400 00
Railway—			
Lake Champlain and St. Lawrence Junction Ry. (g'teed. as to interest by Montreal and Atlantic Ry. Co.) 1949, 4 p.c	5,000 00	4,500 00	4,200 00
Miscellaneous—			
*Montreal Harbour, 1917, 4 p.c.	4,000 00	4,080 00	3,880 00
* " 1918, 4 p.c	7,000 00	7,140 00	6,720 00
Montreal Board of Trade, 2nd mtge., 1922, 5 p.c.	2,500 00	1,625 00	2,225 00
Total par, book and market values	$ 450,800 00	$ 452,530 88	$ 431,680 00

*On deposit with the Receiver General.

The Guarantee Company of North America—*Concluded.*

Schedule B.

	Stocks.	Par value.	Book value.	Market value.
250 shares	Montreal Tramways Co. (5 p.c. deb. stock)	$ 25,000 00	$ 16,042 50	$ 20,250 00
1,500 "	Montreal Telegraph Co. (g'teed. div.)	60,000 00	96,335 80	81,600 00
220 "	Toronto Ry. Co.	22,000 00	29,948 75	24,420 00
1,491 "	U. S. Guarantee Company	149,100 00	164,010 00	223,650 00
800 "	Western Union Telegraph Co.	80,000 00	68,463 00	69,600 00
2,032 "	Bell Telephone Co. of Canada	203,200 00	247,019 00	296,672 00
700 "	Mackay Companies Prefd.	70,000 00	49,968 75	46,200 00
256 "	Bank of Montreal	25,600 00	61,861 29	59,904 00
1,100 "	Pennsylvania R. R. Co.	55,000 00	70,308 72	64,900 00
116 "	Merchants Bank of Canada	11,600 00	18,117 00	20,880 00
250 "	Great Northern Ry. Co., Prefd. (80 p.c. pd.)	25,000 00	29,986 55	31,500 00
400 "	Molsons Bank	40,000 00	82,577 00	80,400 00
100 "	Chicago, Milwaukee and St. Paul R. R. Co.	10,000 00	12,552 00	9,700 00
	Total par, book and market values	$ 776,500 00	$ 947,190 36	$1,029,676 00
	Total bonds, debentures and stocks	$1,227,300 00	$1,399,721 24	$1,461,356 00

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—K. W. BLACKWELL.
Vice-President—D. FORBES ANGUS.
Managing Director—H. M. LAMBERT.
Secretary—JOHN GOOD.
Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V., chap. 86, assented to April 4, 1911
Dominion license issued November 17, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 1,000,000 00
Amount paid in cash	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*		$ 286,193 24
Cash at head office		3 33
Cash in Bank of Nova Scotia		6,590 39
Total ledger assets		$ 292,786 96
Market value of bonds, debentures, etc., under book value		49,158 62
		$ 243,628 34

OTHER ASSETS.

Interest accrued		4,180 38
Gross premiums due and uncollected—		
Accident	$ 2,335 68	
Guarantee	895 28	
Plate Glass	908 47	
Sickness	1,450 27	
Burglary	529 41	
Employers' Liability	7,270 62	
Total, $13,389.73, (less commission, $3,347.43)		10,042 30
Due for reinsurance losses		185 76
Total assets		$ 258,036 78

LIABILITIES.

Amount of unsettled claims:—		
Accident, in Canada, $2,535.57 ($1,500 accrued in previous years) in other countries, $375	$ 2,910 57	
Burglary, resisted, in suit (accrued in previous years)	800 00	
Plate Glass	199 77	
Employers' Liability, ($2,717.47 accrued in previous years)	10,768 10	
Sickness	860 47	
Guarantee, $4,845; resisted, in suit, $4,250; ($6,100 accrued in previous years)	9,095 00	
Total net amount of unsettled claims		$ 24,633 91

The Guardian Accident and Guarantee—*Continued.*

LIABILITIES—*Concluded.*

Reserve of unearned premiums:—			
Accident, in Canada, $5,823.98; other countries, $913.79	$ 6,737 77		
Sickness	2,780 50		
Employers' Liability, in Canada, $9,529.62; in other countries, $67.05	9,596 67		
Guarantee	1,981 55		
Plate Glass	4,023 74		
Burglary	1,517 87		
Total, $26,638.10, carried out at 80 per cent		$	21,310 44
Taxes due and accrued			748 87
Due reinsuring companies, less commission			2,628 08
Total liabilities (not including capital stock)		$	49,321 30
Excess of assest over liabilities		$	208,715 48
Capital stock paid in cash			250,000 00

INCOME.

Premiums.	Class of Business.							
	Accident		Employers' Liability.		Sickness.	Burglary.	Guarantee.	Plate Glass.
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada	In Canada	In Canada	In Canada
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	21,491 59	2,062 83	80,050 32	197 11	10,342 57	4,301 52	10,862 22	9,646 90
Less reinsurance	1,156 82		9,880 55		635 69	50 52	2,495 91	564 01
Less return premiums	7,374 33		31,017 90		3,547 20	1,114 20	2,483 90	3,546 29
Total deduction	8,531 15		40,898 45		4,182 89	1,164 72	4,979 81	4,110 30
Net cash received	12,960 44	2,062 83	39,151 87	197 11	6,159 68	3,136 80	5,882 41	5,536 60

Net cash received for premiums for all classes of business	$	75,087 74
Cash received for interest on investments		12,897 47
Total income	$	87,985 21

The Guardian Accident and Guarantee—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Burglary.	Guarantee.	Plate Glass.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	1,309 82	21,826 89	455 50		129 69	201 99
Paid for claims occurring during the year	5,200 77	12,873 16	2,436 72	294 80	313 89	2,170 12
Less salvages and reinsurances	107 00	2,197 66	212 48			43 43
Net payment for said claims	5,093 77	10,675 50	2,224 24			2,126,69
Total net payments for claims	6,403 59	32,502 39	2,679 74	294 80	443 58	2,328 68

Total net payments for claims for all classes of business	$	44,652 78
Commission and brokerage		17,753 81
Taxes		2,733 40
Salaries, fees and travelling expenses:—Salaries: Head office, $13,692.51; Fees: directors' $3,750; auditors, $200; travelling expenses, $3,235.64		20,878 15
Miscellaneous expenditure, viz.:—Advertising, $264.75; pay roll and auditors' fees, $296.12; furniture and fixtures, $23.90; elevator inspection, $388.50; legal expenses, $223.45; house and office, $663.09; bank charges, $10.24; postage, telegrams, telephones and and express, $819.24; printing and stationery, $1,201.04; rent, rates and taxes, $2,379.32; claim adjustment, etc., $1,014.25; bad debts, $147.86; tariff, $425.22; sundries, $19.60		7,876 58
Total expenditure	$	93,894 72

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$	298,696 47
Amount of income as above		87,985 21
Total	$	386,681 68
Amount of expenditure as above		93,894 72
Balance net ledger assets, at December 31, 1915	$	292,786 96

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Accident.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	779	2,936,925	13,476 12	107	473,115	2,412 24	886	3,410,040	15,888 36
Taken in 1915, new and renewed	1,510	4,267,200	20,495 70	104	367,695	1,827 59	1,614	4,634,895	22,323 29
Totals	2,289	7,204,125	33,971 82	211	840,810	4,239 83	2,500	8,044,935	38,211 65
Less ceased	1,222	4,860,365	21,302 33	107	473,115	2,412 24	1,329	5,333,480	23,714 57
Gross in force at end of 1915	1,067	2,343,760	12,669 49	104	367,695	1,827 59	1,171	2,711,455	14,497 08
Less reinsured	.....	274,747	1,021 54	.....	.....	.....	.....	274,747	1,021 54
Net in force at end of 1915	1,067	2,069,013	11,647 95	104	367,695	1,827 59	1,171	2,436,708	13,475 54

Risks.	Employers' Liability.					
	In Canada.		In other Countries.		Total in all Countries.	
	No.	Premiums.	No.	Premiums.	No.	Premiums.
		$ cts.		$ cts.		$ cts.
Gross in force at end of 1914	158	40,346 96	5	183 11	163	40,430 07
Taken in 1915, new and renewed	464	66,177 96	8	134 10	472	66,312 06
Totals	622	106,424 92	13	317 21	635	106,742 13
Less ceased	350	83,285 87	5	183 11	355	83,468 98
Gross in force at end of 1915	272	23,139 05	8	134 10	280	23,273 15
Less reinsured	.....	2,764 81	.....	.....	.....	2,764 81
Net in force at end of 1915	272	20,374 24	8	134 10	280	20,508 34

The Guardian Accident and Guarantee—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks.	Class of Business.						
	Sickness.	Burglary.			Guarantee.		
	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	6,548 26	229	324,800	3,090 37	228	2,112,850	8,717 57
Taken in 1915—							
New	10,555 35	107	148,170	1,436 07	248	1,252,184	5,355 65
Renewed	.....	207	298,900	2,787 50	175	970,833	3,974 82
Totals	17,103 61	543	771,870	7,313 94	651	4,335,867	18,048 04
Less ceased	11,010 13	283	453,940	4,266 50	391	2,779,880	11,554 33
Gross in force at end of 1915	6,093 48	260	317,930	3,047 44	260	1,555,987	6,493 71
Less reinsured	532 48	..	6,166	56 68	...	588,680	2,530 60
Net in force at end of 1915	5,561 00	260	311,764	2,990 76	260	967,307	3,963 11

Risks.	Plate Glass.	
	No.	Premiums.
		$ cts.
Gross in force at end of 1914	415	9,742 42
Taken in 1915—		
New	297	5,016 09
Renewed	284	4,635 25
Totals	996	19,393 76
Less ceased	587	10,588 31
Gross in force at end of 1915	409	8,805 45
Less reinsured	.....	594 99
Net in force at end of 1915	409	8,210 46

Summary of net in force at end of 1915: No. 2,380. Premiums, $54,709.21.

The Guardian Accident and Guarantee—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

Cities—	Par value.	Book value.	Market value.
Calgary, 1921, 4 p.c.	$ 5,000 00	$ 4,775 00	$ 4,600 00
Fort William, 1931, 4½ p.c.	19,953 33	19,953 33	17,359 40
Lachine, 1951, 4½ p.c.	25,000 00	25,467 50	20,750 00
New Westminster, 1958, 5 p.c.	15,000 00	16,074 00	12,750 00
Victoria, 1961, 4 p.c.	24,333 33	23,693 36	17,763 33
Winnipeg, 1919, 4 p.c.	4,000 00	3,936 40	3,840 00
Town—			
Maisonneuve, 1951, 4½ p.c.	29,200 00	28,886 20	23,652 00
School—			
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.	30,000 00	32,772 00	25,500 00
Total on deposit with Receiver General.	$ 152,486 66	$ 156,557 79	$ 126,214 73

Held by the Company.

Cities—			
Brandon, 1952, 4½ p.c.	5,000 00	4,569 50	4,100 00
Calgary, 1933, 4½ p.c.	5,000 00	4,650 00	4,350 00
London, 1939, 4 p.c.	7,000 00	6,855 80	5,740 00
London, 1940, 4 p.c.	3,000 00	2,937 00	2,460 00
Port Arthur, 1931, 4½ p.c.	4,866 66	4,324 03	4,234 00
Toronto, 1936, 4 p.c.	9,733 20	9,299 22	8,175 89
Welland, 1943, 5 p.c.	5,000 00	4,812 00	4,600 00
Westmount, 1955, 4½ p.c.	10,000 00	9,291 00	8,600 00
Winnipeg, 1919, 4 p.c.	1,000 00	984 10	960 00
Town—			
Maisonneuve, 1951, 4½ p.c.	25,000 00	25,000 00	19,500 00
Schools—			
Dorval, 1932, 5 p.c.	7,000 00	7,224 00	6,370 00
Hochelaga, 1950, 4½ p.c.	17,000 00	17,170 00	13,600 00
Longue Pointe, 1952, 5 p.c.	3,000 00	3,133 80	2,550 00
Montreal, P., 1939, 4 p.c.	15,000 00	14,700 00	11,850 00
St. Jean de la Croix, 1951, 5 p.c.	5,000 00	4,835 00	4,250 00
Westmount, 1931, 5 p.c.	8,000 00	7,880 00	7,600 00
Westmount, 1933, 5 p.c.	2,000 00	1,970 00	1,880 00
Total par, book and market values.	$ 285,086 52	$ 286,193 24	$ 237,034 62

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1915.

President—L. B. BRAINERD.
Secretary—C. S. BLAKE.
Principal Office—Hartford, Conn.
Chief Agent in Canada—H. N. ROBERTS.
Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General:—			
Commonwealth of Massachusetts, 1941, 3 p.c	$ 45,000 00	$ 38,250 00	
Carried out at market value			$ 38,250 00
Other Assets in Canada.			
Interest accrued			675 00
Total assets in Canada			$ 38,925 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums	$ 1,820 48
Cash received for interest on deposit with Receiver General	1,350 00
Total income in Canada	$ 3,170 48

EXPENDITURE IN CANADA.

Nil.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 90,000 00
Mortgage loans on real estate, first liens	1,448,245 00
Book value of bonds and stocks	4,134,505 91
Cash on hand, in trust companies and in banks	169,588 94
Cash in course of transmission	45,518 43
Gross premiums in course of collection	467,157 62
Total ledger assets	$ 6,355,015 90

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

The Hartford Steam Boiler—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 92,778 26
Gross assets	$ 6,447,794 16
Deduct assets not admitted	213,377 84
Total admitted assets	$ 6,234,416 32

LIABILITIES.

Total unpaid claims	$ 33,988 00
Unearned premiums	2,473,007 92
Commission, brokerage and other charges due or to become due to agents or brokers	84,301 22
Federal, state and other taxes due or accrued (estimated)	50,000 00
Special and contingent reserve	20,965 76
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,400 00
Total liabilities, except capital stock	$ 2,663,662 90
Capital stock paid up	2,000,000 00
Surplus over all liabilities	1,570,753 42
Total liabilities	$ 6,234,416 32

INCOME.

Total net cash received for premiums	$ 1,713,486 72
Interest and dividends	243,480 90
Rents	15,268 26
Inspections	39,458 42
Gross profit on sale or maturity of stocks	9,146 55
Total cash income	$ 2,020,840 85

DISBURSEMENTS.

Net amount paid for claims	$ 80,428 53
Investigation and adjustment of claims	530 96
Commission or brokerage	246,757 11
Interest or dividends to stockholders	1,120,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	74,703 81
Salaries, travelling and all other expenses of agents not paid by commission	312,712 74
Inspections, other than medical and claim	550,970 07
Rents	11,000 00
Taxes on real estate	3,337 50
State taxes on premiums, Insurance Department licenses and fees	34,698 02
All other licenses, fees and taxes	53,363 41
Gross loss on sale or maturity of bonds	751 66
All other disbursements	53,937 37
Total disbursements	$ 2,543,191 18

EXHIBIT OF PREMIUMS.

	Steam Boiler	Fly Wheel.
Premiums written or renewed during the year	$ 1,859,666 86	$ 87,796 42
Premiums on risks terminated during the year	1,639,641 02	51,812 06
Net premiums in force at December 31, 1915	4,533,700 24	217,511 69

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1915.

President—H. C. Cox.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLANS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914 its power was further extended to include automobile insurance under the provisions of the said section. Commenced business in Canada July 1, 1905.)

CAPITAL.

Amount of joint stock authorized and subscribed	$ 1,000,000 00
Amount paid in cash	200,000 00
Amount of premium on capital stock paid in by stockholders	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company		$ 1,324 03
Amount secured by way of loans on real estate, by bond or mortgage, first liens		10,500 00
Book value of bonds and debs. (*For details, see Schedule A.*)		301,966 55
Cash at head office		1,489 60
Cash in banks, viz.:—		
Central Canada Loan and Savings Co., Toronto (on interest)	$ 839 88	
Toronto Savings and Loan Co., Peterborough (on interest)	50,490 86	
Imperial Bank, St. Thomas (not on interest)	300 00	
Bank of Nova Scotia, Toronto (not on interest)	6,521 93	
Merchants Bank, Winnipeg (not on interest)	500 00	
Total cash in banks		58,652 67
Deposit with Glass Underwriters' Association		100 09
Total ledger assets		$ 374,032 35
Deduct market value of real estate, bonds and debentures under book value		6,444 58
		$ 367,588 27

OTHER ASSETS.

Interest due, $168.55; accrued, $1,453.97		1,622 52
Office furniture		4,719 43
Agents' balances		6,312 95
Premiums due and uncollected, viz.:—		
Accident (including Sickness)	$ 40,486 94	
Guarantee	7,746 86	
Automobile	2,173 55	
Plate Glass	899 46	
Elevator liability	290 87	
Total, $51,597.68; less commission, $10,319.53		41,278 15
Total assets		$ 421,721 32

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

Unsettled claims, viz.:—		
Accident (including Sickness) unadjusted ($5,000 accrued in previous years)	$ 17,133 42	
Accident (including Sickness) resisted in suit (accrued in previous years)	1,500 00	
Total unsettled accident (including sickness) claims	$ 18,633 42	
Guarantee, unadjusted ($700 accrued in previous years)	2,570 46	
Automobile unadjusted	1,850 00	
Plate Glass, unadjusted	195 00	
Total net amount of unsettled claims		$ 23,248 88
Reserve of unearned premiums:—		
Accident (including Sickness)	$ 91,251 68	
Guarantee	17,073 79	
Automobile	6,133 65	
Plate Glass	2,638 12	
Elevator Liability	2,068 01	
Total reserve, $119,165.25; carried out at 80 per cent		95,332 20
Due and accrued for rent		750 00
Dividends to stockholders, remaining unpaid		8,000 00
Provincial municipal and other taxes, due and accrued		2,126 27
Contingent reserve		15,000 00
Total liabilities (except capital stock)		$ 144,457 35
Excess of assets over liabilities		$ 277,263 97
Capital stock paid in cash		200,000 00
Surplus over liabilities and capital		$ 77,263 97

INCOME.

Premiums.	Class of Business.					
	Accident (including Sickness.)	Elevator Liability.	Guarantee.	Automobile.	Plate Glass.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	201,915 60	2,145 30	38,454 17	13,109 66	4,231 37	
Less reinsurance	9,981 41		3,176 24			
Less return premiums	1,853 21		2,925 20	1,062 09	454 17	
Total deduction	11,834 62		6,101 44			
Net cash received	190,080 98	2,145 30	32,352 73	12,047 57	3,777 20	
Net cash received for premiums for all classes of business						$ 240,403 78
Cash received for interest on investments						17,074 90
Total income						$ 257,478 68

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE.

Claims.	Class of Business.				
	Accident (including Sickness.)	Elevator Liability.	Guaraatee.	Automobile.	Plate Glass.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts
Net payment for claims occurring in previous years	16,506 86	1,280 25	4,406 36	410 70	166 70
Paid for claims occurring during the year	77,351 97		9,230 38	2,393 59	1,266 87
Less salvages and reinsurances	1,877 98		1,639 61	162 00	132 47
Net payment for said claims	75,473 99		7,590 77	2,231 59	1,134 40
Total net payment for claims	91,980 85	1,280 25	11,997 13	2,642 29	1,301 10

Total net payments for claims for all classes of business	$	109,201 62
Dividends paid stockholders at 6 p.c		12,000 00
Commission and brokerage		68,259 52
Taxes		6,303 64
Salaries, fees and travelling expenses:—Salaries:—head office, $30,431.90; fees:—directors, $2,840; auditors, $350; travelling expenses, $3,817.79		37,439 69
Miscellaneous expenditure, viz.:—Advertising, $2,248.76; furniture and fixtures, $144.90; agents' advances, $3,022.53; postage, telegrams, telephones and express, $2,488.13; printing and stationery, $3,152.74; rent, $5,319.92; sundry expenses, $1,730.22		18,107 20
Total expenditure	$	251,311 67

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$	367,865 84
Amount of cash income as above		257,478 68
Total	$	625,344 52
Amount of cash expenditure as above		251,311 67
Balance, net ledger assets, at December 31, 1915	$	374,032 85

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business.							
	Accident (including Sickness.)		Elevator Liability.			Guarantee.		
	No.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914	11,074	221,489 13	25	147,000	2,824 45	972	7,935,973	30,935 16
Taken in 1915—New	3,887	79,901 80	15	75,000	1,420 30	470	4,215,384	14,922 40
Renewed	7,129	128,880 14	12	60,000	748 10	659	5,601,250	22,144 89
Totals	22,090	430,271 07	52	282,000	4,992 85	2,101	17,752,607	68,002 45
Less ceased	12,308	237,786 28	18	107,000	1,470 55	974	8,122,973	32,457 22
Gross in force at end of 1915	9,782	192,484 79	34	175,000	3,522 30	1,127	9,629,634	35,545 23
Less reinsured		9,981 41					550,168	1,397 65
Net in force at end of 1915	9,782	182,503 38	34	175,000	3,522 30	1,127	9,079,466	34,147 58

Risks.	Class of Business.				
	Automobile.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Gross in force at end of 1914	157	664,000	11,370 49	300	4,813 46
Taken in 1915—New	130	431,000	7,931 90	168	2,090 81
Renewed	60	273,500	4,335 39	167	2,283 14
Totals	347	1,368,500	23,637 78	635	9,187 41
Less ceased	157	664,000	11,370 49	271	3,975 92
Gross and net in force at end of 1915	190	704,500	12,267 29	364	5,211 49

Summary of net in force at end of 1915: No. 11,497. Premiums, $237,652.04.

The Imperial Guarantee and Accident—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Cities—			
Kingston, 1923, 4 p.c.	$ 4,600 00	$ 4,600 00	$ 4,186 00
Kingston, 1924, 4 p.c.	5,400 00	5,400 00	4,860 00
Winnipeg, 1920, 4 p.c.	10,000 00	10,000 00	9,400 00
Woodstock, 1924, 4½ p.c	15,000 00	15,900 00	13,950 00
School—			
Victoria, 1951, 4 p.c.	15,000 00	15,000 00	11,250 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1920, 4½ p.c.	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c.	11,000 00	11,000 00	11,000 00
Total on deposit with Receiver Gen.	$ 111,000 00	$ 111,900 00	$ 104,646 00
Held by the Company, viz.:—			
Government—			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. paid)	5,000 00	500 00	500 00
Cities—			
Kamloops, B.C., 1938, 6 p.c.	5,000 00	4,950 00	4,900 00
Macleod, Alta., 1932, 6 p.c.	5,000 00	4,950 00	4,900 00
Macleod, 1951, 6 p.c.	5,000 00	4,950 00	4,850 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,729 80	8,700 00
Districts—			
Oak Bay, B.C., 1925, 5½ p.c	5,000 00	4,789 00	4,800 00
Oak Bay, B.C., 1943, 6 p.c.	5,000 00	4,937 50	4,950 00
Miscellaneous—			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c	12,000 00	10,704 00	10,680 00
P. Burns & Co., Ltd., 1931, 6 p.c.	10,000 00	9,900 00	9,900 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c.	25,000 00	25,000 00	25,000 00
W. Davies Co., Ltd., 1926, 6 p.c.	5,000 00	5,100 00	5,050 00
Dunlop Tire Co., Ltd., 1927, 6 p.c.	10,000 00	9,800 00	10,000 00
Electrical Development Co., 1933, 5 p.c.	7,000 00	6,006 25	6,370 00
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c.	10,000 00	9,900 00	9,800 00
Harris Abattoir Co., Ltd., 1928, 6 p.c	5,000 00	4,850 00	4,900 00
Toronto Savings and Loan Co., 1920, 4½ p.c.	64,000 00	64,000 00	64,000 00
Western Canada Flour Mills, 1931, 6 p.c.	11,000 00	11,000 00	11,000 00
Total par, book and market values	$ 310,000 00	$ 301,966 55	$ 294,946 00

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—A. A. AETSCHULER.

Secretary—C T. JOHNSON.

Principal office—15 Exchange Place, Jersey City, N.J.

Chief Agent in Canada—NEIL SINCLAIR.

Head Office in Canada—Toronto.

Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General:—			
United States Consols, 1930 or later, 2 p.c.	$ 5,000 00	$ 4,900 00	
Carried out at market value			$ 4,900 00
Total assets in Canada			$ 4,900 00

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 223 68
Total net reserve of unearned premiums, $3,308.13; carried out at 80 per cent	2,646 50
Total liabilities in Canada	$ 2,870 18

INCOME IN CANADA.

Gross cash received for premiums	$ 7,064 25	
Deduct return premiums	133 75	
Total net cash received for premiums		$ 6,930 50
Total income in Canada		$ 6,930 50

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 1,634 39	
Deduct reinsurances	204 27	
Net amount paid for claims		$ 1,430 12
Legal expenses		150 00
Taxes		226 40
Miscellaneous expenses: Postage, telegrams, telephone and express		71 50
Total expenditure in Canada		$ 1,878 02

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

International Fidelity—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,148	$ 584,500	$ 6,161 25
Taken during the year, new	554	287,000	3,116 25
Taken during the year, renewed	745	374,000	3,932 50
Total	2,447	$ 1,245,500	$ 13,210 00
Deduct terminated	1,234	627,500	6,593 75
Gross and net in force, December 31, 1915	1,213	$ 618,000	$ 6,616 25

General Business Statement for the Year ending December 31, 1915.

INCOME.

Net cash received for premiums	$ 250,480 36
Policy fees required or represented by applications	181 36
Interest and dividends	30,014 09
Gross increase, by adjustment, in book value of bonds	5,930 00
Other income	349 47
Total income	$ 286,955 28

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 93,093 16
Stockholders for interest and dividends	15,000 00
Commissions or brokerage	50,156 94
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	20,014 95
State taxes on premiums, Insurance Department licenses and fees	1,342 88
All other licenses, fees and taxes	1,255 29
Rent	2,049 28
Gross decrease, by adjustment in book value of bonds	5,080 00
Agents' balances charged off	660 99
All other disbursements	10,659 61
Total disbursements	$ 179,313 10

LEDGER ASSETS.

Book value of bonds	$ 791,765 00
Cash on hand, in trust companies and in banks	69,729 07
Gross premiums in course of collection	31,474 64
Total ledger assets	$ 892,968 71

NON-LEDGER ASSETS.

Interest accrued	$ 9,170 80
Gross assets	$ 902,139 51
Deduct assets not admitted	7,828 16
Total admitted assets	$ 894,311 35

LIABILITIES.

Total unpaid claims	$ 25,519 55
Total unearned premiums	120,347 82
Federal, State, and other taxes due or accrued (estimated)	1,791 66
Return premiums	378 00
Reinsurance	3,961 14
Commissions, brokerage and other charges due or to become due to agents or brokers	6,544 31
Income tax	41 00
Total liabilities, not including capital stock	$ 158,583 48
Capital paid up in cash	300,000 00
Surplus over all liabilities and capital	435,727 87
Total liabilities	$ 894,311 35

International Fidelity—*Concluded.*

EXHIBIT OF PREMIUMS.

Fidelity.

Premiums on policies written during the year	$ 161,016 88
Premiums on policies terminated during the year	168,282 16
Net premiums in force at December 31, 1915	143,902 68

Surety.

Premiums on policies written during the year	$ 181,809 29
Premiums on policies terminated during the year	136,722 21
Net premiums in force at December 31, 1915	87,494 24

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. T. WOODS.

Secretary—C. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Chief Agents in Canada—Reed, Shaw, McNaught and Armstrong.

Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 250,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba, 1930, 4 p.c.	$ 40,000 00	$ 34,800 00
Cities—		
Calgary, 1933, 4½ p.c.	5,000 00	4,350 00
London, 1940, 4 p.c.	10,000 00	8,200 00
Montreal (St. Louis), 1937, 4 p.c.	15,000 00	12,600 00
Regina, 1928, 5 p.c.	6,000 00	5,640 00
Westmount, 1945, 4 p.c.	10,000 00	8,000 00
Westmount, 1947, 4½ p.c.	2,000 00	1,740 00
Town—		
Maisonneuve, 1950, 4½ p.c.	10,900 00	8,938 00
Total on deposit with Receiver General	$ 98,900 00	$ 84,268 00

Carried out at market value	$ 84,268 00

Other Assets in Canada.

Deposited with Underwriters' Association	100 00
Interest accrued	850 91
Agents' balances and premiums uncollected	3,682 88
Total assets in Canada	$ 88,901 79

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 2,000 00
Reserve of unearned premiums, $68,803.86; carried out at 80 per cent	55,043 09
Taxes due and accrued	850 00
Total liabilities in Canada	$ 57,893 09

LLOYDS PLATE GLASS—*Continued*

INCOME IN CANADA.

Gross cash received for premiums	$ 84,245 78	
Deduct return premiums	20,708 00	
Net cash received for premiums		$ 63,537 78
Received for interest on investments		4,563 27
Total income in Canada		$ 68,101 05

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 4,950 78	
Net amount paid for claims occurring during the year	20,569 33	
Total net amount paid for claims		$ 25,520 11
Commission or brokerage		25,186 50
Taxes		2,211 82
Miscellaneous expenditure, viz.: Advertising, $10.75; legal expenses, $323.90; postage, telegrams, telephones and express, $44.61; printing and stationery, $170.90; underwriters' expenses, $564.66		1,114 82
Total expenditure in Canada		$ 54,033 25

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.	
Gross policies in force at date of last statement	$ 153,833 68	
Taken during the year, new and renewed	81,933 87	
Total	$ 235,767 55	
Deduct terminated	99,323 54	
Gross and net in force December 31, 1915	$ 136,444 01	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate	$	255,763 18
Mortgage loans on real estate, first liens		78,000 00
Book value of stocks and bonds held by the company		533,992 53
Cash on hand, in trust companies and in banks		28,921 79
Premiums in course of collection		90,076 42
Total ledger assets	$	1,006,753 92

NON-LEDGER ASSETS.

Market value of real estate over book value		19,236 82
Interest accrued		4,424 48
Rents due		275 00
Salvage glass on hand		6,156 54
Sundry accounts		145 00
Gross assets	$	1,036,991 76
Deduct assets not admitted		85,754 87
Total admitted assets	$	951,236 89

LIABILITIES.

Net amount of unpaid claims	$	36,447 41
Unearned premiums		295,930 73
Commissions, brokerage and other charges due or to become due to agents or brokers		29,764 81
Federal, State and other taxes due or accrued (estimated)		12,000 00
Return premiums		418 09
Other liabilities		482 31
Total liabilities, except capital stock	$	375,043 35
Capital stock paid up		250,000 00
Surplus over capital and liabilities		326,193 54
Total liabilities	$	951,236 89

Lloyds Plate Glass—*Concluded.*

INCOME.

Net cash received for premiums	$	562,073 62
Interest and dividends		25,768 40
Rents		20,996 71
Income tax collected at source		151 80
Total income	$	608,990 53

DISBURSEMENTS.

Net amount paid for claims	$	197,081 29
Dividends to stockholders		50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums		190,195 46
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		76,072 79
Salaries, travelling and all other expenses of agents not paid by commissions		10,708 34
State taxes on premiums, Insurance Department licenses and fees		14,278 34
Rent		12,339 20
Taxes on real estate		7,227 14
All other licenses, fees and taxes		6,769 99
Agents' balances charged off		3 84
Gross loss on sale or maturity of bonds		1,850 05
All other disbursements		28,637 30
Total disbursements	$	595,163 74

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year	$	672,306 06
Premiums on risks terminated during the year		709,971 71
Premiums on net amount in force at December 31, 1915		590,697 76

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ALFRED WRIGHT.

Manager and Secretary—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed	$ 500,000 00
Amount paid in cash	400,000 00
Amount of premium on capital stock paid in by the stockholders	435,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate		$ 125,011 50
Book value of bonds and debentures (*For details, see Schedule A.*)		682,413 55
Cash at head office and branches		4,585 21
Cash in banks, viz.:—		
Dominion Bank, Winnipeg	$ 2,355 79	
Royal Bank of Canada, Vancouver	51 12	
Royal Bank of Canada, Montreal	1,730 11	
Bank of Toronto, Toronto	23,350 94	
Continental and Commercial Bank, Chicago	55,318 34	
Phœnix National Bank, Hartford	77,896 65	
Fidelity Trust Co., Hartford	16,242 55	
U.S. Mortgage and Trust Co., New York	152,462 39	
Crocker National Bank, San Francisco, Cal.	14,216 22	
Wells Fargo Nevada National Bank, San Francisco, Cal.	1,596 11	
Total cash in banks		345,220 22
Agents' balances		1,146 81
Due from London and Lancashire Fire Ins. Co., Liverpool		12,249 96
Deposit with: Glass Underwriters' Assoc., $100; N. Y. State Workmen's Compensation Com., $1,000		1,100 00
Due to Pacific Branch: by London and Lancashire Fire, $590; London and Lancashire Indem. Co. of America, $4,467.92		5,057 92
Total ledger assets		$ 1,176,785 17
Deduct market value of bonds and debentures under book value		17,833 53
		$ 1,158,951 64

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

OTHER ASSETS.

Interest accrued		$ 7,457 49
Rents due and accrued		151 50
Gross premiums due and uncollected, viz.:—		
Accident	$ 18,441 10	
Liability	90,542 45	
Guarantee	11,272 85	
Sickness	12,087 99	
Plate Glass	7,613 50	
Automobile	9,839 04	
Total	$ 149,796 93	
Less commission	41,112 65	
Net amount of premiums due and uncollected		108,684 28
Claims recoverable from other companies (Accident)		909 20
Total assets		$ 1,276,154 11

LIABILITIES.

1) *Liabilities in Canada.*

Unsettled claims, viz.:—		
Guarantee, unadjusted	$ 4,624 00	
Accident, unadjusted	6,211 00	
Sickness, unadjusted	4,562 37	
Plate Glass, unadjusted	634 37	
Liability, unadjusted	6,145 90	
Automobile, unadjusted	1,915 35	
Automobile, resisted in suit	800 00	
Total net amount of unsettled claims		$ 24,893 19
Reserve of unearned premiums, viz.:—		
Accident	$ 32,345 92	
Liability	10,049 13	
Guarantee	8,021 80	
Sickness	18,459 67	
Plate Glass	9,545 37	
Automobile	9,778 14	
Total reserve, $88,200.03; carried out at 80 per cent		70,560 00
Taxes due and accrued		1,300 00
Due and accrued for salaries, rent, advertising, agency and other expenses		218 81
Due for reinsurances		345 16
Total liabilities in Canada		$ 97,317 16

2) *Liabilities in other Countries.*

Unsettled claims, viz.:—		
Accident, unadjusted	$ 9,800 00	
Accident, resisted in suit	11,875 00	
Plate Glass, unadjusted	909 00	
Guarantee, unadjusted	12,082 00	
Sickness, unadjusted	2,800 00	
Liability, unadjusted	292,407 23	
Liability, resisted in suit	340 00	
Total net amount of unsettled claims		$ 330,213 23
*Reserve of unearned premiums		
Taxes due and accrued		20,996 69
Due or accrued for salaries, rent, advertising, agency and other expenses		4,115 00
Agents' credit balances		1,768 74
Reinsurance premiums payable		570 41
Total liabilities in other countries		$ 357,664 07
Total liabilities (except capital stock) in all countries		$ 454,981 23
Excess of assets over liabilities		$ 821,172 88
Capital stock paid in cash		400,000 00
Surplus over all liabilities and capital		$ 421,172 88

*All business reinsured on Sept. 30, 1915, with London and Lancashire Indemnity Company of America.

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

INCOME.

Premiums.	Class of Business.					
	Accident.		Liability.		Sickness.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	83,373 45	114,042 76	30,984 18	298,651 43	45,893 57	35,842 66
Less reinsurance and return premiums	23,875 30	73,360 78	15,011 67	250,308 01	12,155 80	22,620 22
Net cash received	59,498 15	40,681 98	15,972 51	48,343 42	33,737 77	13,222 44

INCOME—*Concluded.*

Premiums.	Class of Business.					
	Guarantee.		Automobile.		Plate Glass.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	20,865 10	91,709 00	27,935 99	Included in Liability.	19,376 14	84,572 74
Less reinsurance and return premiums	7,194 96	61,543 27	11,797 67		6,718 66	47,747 52
Net cash received	13,670 14	30,165 73	16,138 32		12,657 48	36,825 22

Net cash received for premiums for all classes of business	$ 820,513 16
Cash received for interest on investments	40,057 43
Cash received from rents	2,427 29
Total income	$ 863,397 88

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.		Liability.		Sickness.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	7,278 24	4,406 73	2,354 67	195,806 57	5,151 18	2,367 78
Paid for claims occurring during the year	19,595 14	41,288 10	2,262 46	264,384 97	11,646 53	16,472 79
Less reinsurances	1,065 79	2,354 53	215 00	348 99	208 74	1,141 02
Net payment for said claims	18,529 35	38,933 57	2,047 46	264,035 98	11,437 79	15,331 77
Total net payment for claims	25,807 59	43,340 30	4,402 13	459,842 55	16,588 97	17,699 55

EXPENDITURE—*Continued.*

Claims.	Class of Business.					
	Guarantee.		Automobile.		Plate Glass.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	183 43	1,612 39	1,440 81	Included	442 08	3,599 00
Paid for claims occurring during the year	283 22	14,114 81	5,707 15	in	4,831 54	28 836 22
Less salvages and reinsurances	252 40	5,875 15	52 00	Liability.	.....	66 45
Net payment for said claims	30 82	8,239 66	5,655 15		.....	28 769 77
Total net payment for claims	214 25	9,852 05	7,095 96		5,273 62	32,368 77

The London and Lancashire Guarantee and Accident—*Continued.*

EXPENDITURE.—*Concluded.*

Total net payment for claims for all classes of business: in Canada, $59,382.52; in other Countries, $563,103.22	$ 622,485 74
Refund to shareholders of excess contributions of premium	2,007 52
Commission or brokerage	199,967 63
Taxes	33,786 15
Salaries, Fees and Travelling Expenses:—Salaries: head office, $68,584.51, general and special agents, $2,002.67; fees: auditors, $3,306.25; travelling expenses, $20,842.16	94,735 59
Miscellaneous Expenditure, viz.:—Advertising, $3,616.44; investigation and adjustment expenses, $47,382.08; inspections and surveys, $3,909.27; legal expenses, $1,311.38; medical examiners' fees, $195.98; postage, telegrams, telephones and express, $5,004.67; printing and stationery, $16,367.52; rents, $10,002.11; office expenses, $10,430.31; bad debts, $566.69. Total, $88,786.45, (less $1,264.83, received for furniture and fixtures.)	97,521 62
Total expenditure	$ 1,050,504 25

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assest at December 31, 1914	$ 1,362,122 80
Amount of easb income as above	863,397 88
Total	$ 2,225,520 68
Amount of easb expenditure as above	1,050,504 25
Balance, net ledger assets, at December 31, 1915, ($1,176,785.17 less $1,768.74 ledger liability)	$ 1,175,016 43

The London and Lancashire Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.									
	Accident.				Liability.			Sickness.		
	In Canada.			In other Countries.	In Canada.		In other Countries.	In Canada.		In other Countries.
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	Premiums.	No.	Premiums.	Premiums.
		$	$ cts.	$ cts.		$	$ cts.		$ cts	$ cts.
Gross in force at end of 1914	4,796	9,782 800	64,431 06	72,775 57	587	32,070 29	1,058,209 35	3,490	31,736 62	22,944 77
Taken in 1915—New	1,937	4,825,700	26,334 45	97,621 33	183	15,900 91	1,148,397 52	1,548	18,140 99	30,947 60
Renewed	4,330	10,351,300	58,672 32		338	15,696 26		3,317	29,167 27	
Totals	11,063	24,959,800	149,437 83	170,396 90	1,108	63,667 46	2,206,606 87	8,355	79,044 88	53,892 37
Less ceased	6,011	12,910,050	81,495 99	170,396 90	720	40,768 25	2,206,606 87	4,412	41,019 66	53,892 37
Gross in force at end of 1915	5,052	12,049,750	67,941 84	.....	388	22,899 21	.....	3,943	38,025 22	.....
Less reinsured	.....	626,000	3,249 99	.....	.....	1,993 52	.....	.....	1,105 87	.....
Net in force at end of 1915	5,052	11,423,750	64,691 85	.....	388	20,905 69	.....	3,943	36,919 35	.....

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.								
	Guarantee.				Automobile.		Plate Glass.		
	In Canada.			In other Countries.	In Canada.		In Canada.		In other Countries.
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	No.	Premiums.	Premiums.
		$	$ cts.	$ cts.		$ cts.		$ cts.	$ cts.
Gross in force at end of 1914	1,055	4,776,414	15,987 09	54,534 36	216	14,202 81	2,255	20,911 64	71,258 14
Taken in 1915—New	488	2,127,824	9,358 28	85,591 14	395	24,122 99	753	10,361 87	65,311 22
Renewed	830	3,713,685	12,879 59		101	6,065 44	656	7,563 60	
Totals	2,373	10,617,923	38,224 96	140,125 50	712	44,391 24	3,664	38,837 11	136,569 36
Less ceased	1,474	6,039,351	20,097 70	140,125 50	408	24,710 46	2,370	19,792 78	136,569 36
Gross in force at end of 1915	899	4,578,572	18,127 26	.....	304	19,680 78	1,294	19,044 33	.....
Less reinsured	.....	787,765	2,083 65	.....	.....	124 50	.....	39 81	.....
Net in force at end of 1915	899	3,790,807	16,043 61	.....	304	19,556 28	1,294	19,004 52	.....

Summary of net in force at end of 1915: No. 11,880; Premiums, $177,121.30.

The London and Lancashire Guarantee and Accident—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
On deposit with Receiver General—			
Governments—			
British Government local loans, 1912 or later, 3 p.c.	$ 48,666 67	$ 47,000 00	$ 37,960 00
Cape of Good Hope, 1917 or 1923, 4 p.c.	34,066 66	33,000 00	32,363 33
Cities—			
Hull (g'teed. by Prov. Quebec) 1937, 4 p.c.	16,500 00	16,005 00	13,695 00
Victoria, 1922, 4 p. c.	486 67	447 80	442 87
Total on deposit with Receiver General	$ 99,720 00	$ 96,452 80	$ 84,461 20
Deposited in the United States:—			
Governments—			
Dom. of Canada, 1919, 3¾ p.c.	$ 31,590 00	$ 31,590 00	$ 30,958 20
Prov. of Manitoba, 1923, 5 p. c.	7,290 00	7,834 32	7,144 20
Massachusetts State, 1935, 3½ p. c.	70,000 00	65,800 00	65,100 00
Cities—			
Buffalo, N.Y., 1931, 4 p. c.	75,000 00	75,937 50	75,750 00
Buffalo, N.Y., 1960, 4 p. c.	25,000 00	25,500 00	25,250 00
Mount Vernon, N.Y., 1932, 4½ p. c.	50,000 00	51,671 45	52,500 00
Mount Vernon, N.Y., School, 1961, 4½ p. c.	5,000 00	5,480 29	5,450 00
New York, 1957, 4½ p. c.	60,000 00	63,900 00	63,600 00
Oswego, N.Y., 1928, 4½ p. c.	20,000 00	20,662 48	20,800 00
Oswego, N.Y., 1929, 4½ p. c.	5,000 00	5,173 42	5,250 00
Schenectady, N.Y., 1917, 4 p. c.	6,000 00	5,965 20	6,000 00
Schenectady, N.Y., 1918, 4 p. c.	9,000 00	8,941 50	9,000 00
Syracuse, N. Y., 1918, 4 p. c.	10,000 00	10,062 50	10,000 00
Syracuse, N. Y., 1924, 4 p. c.	10,000 00	10,102 50	10,000 00
Syracuse, N.Y., 1917, 4½ p. c.	10,000 00	10,132 76	10,100 00
Syracuse, N.Y., 1918-1921, 4½ p. c.	44,000 00	44,834 16	44,793 80
Syracuse, N.Y., 1922, 4½ p. c.	1,000 00	1,024 19	1,030 00
Syracuse, N.Y., 1923, 4½ p. c.	1,000 00	1,026 11	1,030 00
Syracuse, N.Y., 1924-1927, 4½ p. c.	44,000 00	45,343 73	45,870 00
Counties—			
Schenectady, N.Y., 1954, 4½ p. c.	2,000 00	2,097 16	2,080 00
Schenectady, N.Y., 1955, 4½ p. c.	12,000 00	12,588 04	12,480 00
Schenectady N.Y., 1956-1958, 4½ p. c.	36,000 00	37,792 74	37,440 00
Railway			
Grand Trunk Pacific, 1st mtge. (g't'd. by Dom. of Can.) 1962, 3 p. c.	53,460 00	42,500 70	38,492 62
Total deposited in United States	$ 587,340 00	$ 585,960 75	$ 580,118 82
Total par, book and market values	$ 687,060 00	$ 682,413 55	$ 664,580 02

LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—S. A. ALLEN.

Secretary—F. R. Parks.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion License issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.	
Governments—			
Prov. of Alberta, 1924, 4½ p. c.	$ 10,000 00	$ 9,300 00	
Prov. of Ontario, 1941, 4 p. c.	13,000 00	11,050 00	
Massachusetts State, 1941, 3 p. c.	5,000 00	4,250 00	
Massachusetts State, 1923, 3½ p. c.	1,000 00	960 00	
Massachusetts State, 1924, 3½ p. c.	5,000 00	4,900 00	
Massachusetts State, 1929, 3½ p. c.	3,000 00	2,850 00	
Total on deposit with Receiver General	$ 37,000 00	$ 33,310 00	
Carried out at market value			$ 33,310 00

Other Assets in Canada

Cash at head office	100 00
Cash in Standard Bank, Toronto	18,952 51
Interest accrued	425 00
Office furniture and plans	1,000 00
Total assets in Canada	$ 52,887 51

LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted	$ 13,307 59
Reserve of unearned premiums, $16,249; carried out at 80 per cent	12,999 20
Due and accrued for salaries, rent, advertising, agency and other expenses	100 00
Taxes due and accrued	1,000 00
Premiums paid in advance	1,363 50
Estimated cost of adjusting claims	47 90
Total liabilities in Canada	$ 29,118 19

Loyal Protective—*Continued.*

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums	$ 88,887 00	
Deduct return premiums	568 75	
Net cash received for said premiums		$ 88,318 25
Received for interest		1,727 08
Received from policy fees		10,660 00
Total income in Canada		$ 100,705 33

EXPENDITURE IN CANADA.

Accident and Sickness Risks.

Net amount paid for claims occurring in previous years	$ 11,623 50	
Net amount paid for claims occurring during the year	36,630 99	
Total net amount paid for accident and sickness claims		$ 48,254 49
Paid for commission or brokerage		16,669 41
Salaries of head office officials, $2,549.66; do; of agents, $3,328; travelling expenses; officials, $350.77; agents, $402.26; advance to agents, $297.90		6,928 59
Taxes		1,131 80
Miscellaneous expenditure, viz.: Advertising, $793.25; clerks, $648.70; postage, telegrams, telephone and express, $1,270.32; printing and stationery, $2,023.36; rent, $1,019.50; office supplies, $244.01; exchange, $86.77; medical examiners' fees, $2; furniture and fixtures, $1,066.91; insurance journals, etc., 86; investigating claims, $136.05; insurance departments licenses and fees, $1,245.86; sundry, $38.80		8,581 53
Total expenditure in Canada		$ 81,565 82

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.	No	Premiums.
Gross policies in force at date of last statement	5,799	$ 24,387
Taken during the year, new and renewed	2,132	88,887
Total	7,931	$ 113,274
Deduct terminated	2,316	88,901
Gross and net in force at December 31, 1915	5,615	$ 24,373

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of bonds and stocks owned	$ 406,170 53
Cash on hand, in banks and in trust companies	100,539 52
Total ledger assets	$ 506,710 05
Interest accrued	5,666 65
Gross assets	$ 512,376 70
Deduct assets not admitted	10,612 54
Total admitted assets	$ 501,764 16

LIABILITIES.

Total amount of unpaid claims	$ 118,000 00
Expenses of investigation and adjustment of unpaid claims (estimated)	305 86
Total unearned premiums	105,916 33
Salaries, rent., etc., due or accrued	1,500 00
Federal, State and other taxes due or accrued (estimated)	11,000 00
Total liabilities	$ 236,722 19
Capital stock paid up in cash	100,000 00
Surplus over all liabilities and capital stock	165,041 97
Total liabilities	$ 501,764 16

Loyal Protective—*Concluded.*

INCOME.

Total net cash received for premiums	$ 567,493 44
Policy fees	48,985 00
Interest and dividends accrued	17,603 96
Rents	480 00
Agents' balances previously charged off	313 70
Gross profit on sale or maturity of bonds	1,250 00
All other income	120 84
Total income	$ 636,246 94

DISBURSEMENTS.

Net amount paid for claims	$ 331,946 95
Investigation and adjustment of claims	2,557 22
Policy fees retained by agents	48,702 00
Commissions or brokerage	53,001 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees	81,859 89
Salaries, traveling and all other expenses of agents not paid by commissions	11,551 00
Medical examiners' fees and salaries	313 00
Rents	7,438 39
State taxes on premiums, Insurance Department licenses and fees	12,892 96
All other fees and taxes	1,892 12
Paid stockholders for interest or dividends	10,000 00
Agents' balances charged off	652 85
Gross decrease by adjustment in book value of bonds	751 00
All other disbursements	40,219 51
Total disbursements	$ 603,778 44

EXHIBIT OF PREMIUMS.

Accident and Sickness.

Premiums on policies written or renewed during the year	$ 570,423 55
Premiums on policies expired and terminated	573,592 55
Premiums on policies in force at end of year	149,052 50

MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—JOHN T. STONE.

Secretary—JAS. F. MITCHELL.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—F. J. LIGHTBOURN.

Head Office in Canada—Toronto.

(Incorporated March, 1898. Commenced business in Canada May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)	$ 254,973 99

Other Assets in Canada.

Cash on deposit with Central Canada Loan and Savings Co.		6,475 08
Interest accrued		1,262 48
Agents' balances and premiums uncollected, viz:—		
Accident ($22.76 on business written prior to Oct. 1, 1915.)	$ 3,555 67	
Automobile	209 75	
Sickness ($11.05 on business written prior to Oct. 1, 1915)	2,228 26	
Employers' liability ($202.90 on business written prior to Oct. 1, 1915)	6,435 77	
Steam boiler ($26.25 on business written prior to Oct. 1, 1915)	1,187 62	
Sprinkler leakage	1,019 45	
Guarantee ($902.65 on business written prior to Oct. 1, 1915)	10,862 83	
Plate glass ($434.87 on business written prior to Oct. 1, 1915)	1,355 06	
Burglary ($8.40 on business written prior to Oct. 1, 1915)	945 72	
Net outstanding premiums		27,800 13
Total assets in Canada		$ 290,511 68

LIABILITIES IN CANADA.

Unsettled claims:—		
For accident claims, adjusted but unpaid	$ 8,596 05	
For employers' liability claims, adjusted but unpaid	10,260 00	
For employers' liability claims, unadjusted	6,100 00	
For sickness claims, adjusted but unpaid	1,520 28	
For plate glass claims, adjusted but unpaid	212 83	
For guarantee claims, adjusted but unpaid	5,617 96	
For guarantee claims, unadjusted	2,750 00	
For sprinkler leakage claims, adjusted but unpaid	466 85	
For sprinkler leakage claims, unadjusted	195 00	
For burglary claims, adjusted but unpaid	319 00	
For steam boiler, adjusted but unpaid	10 00	
For automobile, adjusted but unpaid	1,710 00	
Total net amount of unsettled claims		$ 37,757 97

Maryland Casualty—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz:—		
Accident	$ 18,667 39	
Sickness	10,781 62	
Liability	13,621 83	
Steam boiler	17,754 26	
Sprinkler leakage	15,210 00	
Guarantee	22,842 23	
Plate glass	5,400 27	
Burglary	7,150 46	
Automobile	4,578 94	
Total reserve, $116,007.00; carried out at 80 per cent		92,805 60
Taxes due and accrued		3,348 26
Total liabilities in Canada		$ 133,911 83

INCOME IN CANADA.

Premiums.	Class of Business.								
	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Plate Glass.	Steam Boiler.	Sprinkler Leakage.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	
Gross cash received	50,229 59	64,007 62	29,785 05	15,662 48	41,897 60	10,963 80	17,621 02	15,444 66	11,023 50
Less reinsurance	211 00	36 63	47 50	1,239 40	2,224 24			221 87	
Less return premiums	11,511 41	18,277 95	7,514 88	1,925 73	4,965 52	2,813 59	3,697 65	3,772 08	2,507 67
Total deduction	11,722 41	18,314 58	7,562 38	3,165 13	7,189 76			3,993 95	
Net cash received	38,507 18	55,693 04	22,222 67	12,497 35	34,707 84	8,150 21	13,923 37	11,450 71	8,515 83

Net cash received for premiums for all classes of business	$ 205,668 20
Cash received for interest on investments	17,220 29
Total income in Canada	$ 222,888 49

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Automobile.
	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	
Net payment for claims occurring in previous years	4,155 93	17,376 11	1,344 97	2,185 34	6,297 47	660 30
Paid for claims occurring during the year	18,327 52	18,701 12	7,858 01	3,318 50	4,925 79	797 20
Total net payment for claims	22,483 45	36,077 23	9,202 98	5,503 84	11,223 26	1,457 50

Maryland Casualty—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Claims.	Class of Business.			
	Plate Glass.	Steam Boiler.	Sprinkler Leakage.	
	$ cts.	$ cts.	$ cts.	
Net payment for claims occurring in previous years	530 75	742 63	1,873 01	
Paid for claims occurring during the year	4,440 29	121 72	3,175 48	
Total net payment for claims	4,971 04	864 35	5,048 49	

Total net payments for claims for all classes of business	$ 96,832 14
Commission and brokerage	51,602 20
Taxes	7,276 25
Salaries and travelling expenses: Salaries, head office, $3,424; travelling expenses, officials, $1,106.10	4,530 10
Miscellaneous expenditure, viz.: Inspections and surveys, $10,524 43; postage, telegrams, telephones and express, $714 45; rents, $767 50; branch claim divisions, $8,802.34; miscellaneous expense, $781.63	21,590 35
Total expenditure in Canada	$ 181,831 04

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.						
	Accident.			Liability.			Sickness.
	No.	Amount.	Premiums	No.	Amount.	Premiums	Premiums.
		$	$ cts.		$	$ cts.	$ cts.
Gross in force at end of 1914	2,719	13,355,728	57,678 48	873	2,964,000	74,012 31	12,383 37
Taken in 1915, new and renewed	2,812	12,076,970	48,954 10	626	2,393,800	62,236 93	28,754 26
Totals	5,531	25,432,698	106,632 58	1,499	5,357,800	136,249 24	41,137 63
Less ceased	3,488	16,126,131	69,086 80	1,112	3,457,300	109,333 90	19,526 89
Gross in force at end of 1915	2,043	9,306,567	37,545 78	387	1,900,500	26,915 34	21,610 74
Less reinsured	..	25,000	211 00	..	25,000	36 63	47 50
Net in force at end of 1915	2,043	9,281,567	37,334 78	387	1,875,500	26,878 71	21,563 24

MARYLAND CASUALTY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.							
	Burglary.			Guarantee.			Plate Glass.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums
		$	$ cts		$	$ cts.		$ cts.
Gross in force at end of 1914.	651	1,214,766	11,584 91	442	5,960,348	29,928 72	582	16,091 13
Taken in 1915, new and renewed	825	2,888,130	15,606 83	653	3,918,885	49,955 50	569	11,181 50
Totals	1,476	4,102,896	27,191 74	1,095	9,879,233	79,884 22	1,151	27,272 63
Less ceased	760	1,439,582	13,299 06	613	6,717,240	34,748 08	726	17,002 09
Gross in force at end of 1915.	716	2,663,314	13,892 68	482	3,161,993	45,136 14	425	10,270 54
Less reinsured		413,218	1,059 42		86,500	215 00		
Net in force at end of 1915	716	2,250,096	12,833 26	482	3,075,493	44,921 14	425	10,270 54

Risks and Premiums.	Class of Business.						
	Automobile.	Steam Boiler.			Sprinkler Leakage.		
	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1914		218	3,624,250	42,192 75	216	1,899,504	26,066 72
Taken in 1915, new and renewed	11,665 50	176	2,785,000	17,802 08	279	2,162,595	15,833 60
Totals		394	6,409,250	59,994 83	495	4,062,099	41,900 32
Less ceased	2,507 67	161	2,494,350	32,541 83	175	698,621	10,931 06
Gross in force at end of 1915	9,157 83	233	3,914,900	27,453 00	320	3,363,478	30,969 26
Less reinsured						57,500	599 59
Net in force at end of 1915	9,157 83	233	3,914,900	27,453 00	320	3,305,978	30,369 67

Summary of net in force at end of 1915: Premiums, $220,782.17.

Maryland Casualty—*Continued.*

Schedule A.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brandon, 1934, 4½ p.c.	$ 10,000 00	$ 8,600 00
Charlottetown, 1927, 4 p.c...	10,000 00	8,800 00
Edmonton, 1919, 4½ p.c.	28,000 00	26,600 00
Edmonton, 1933, 4½ p.c..	18,493 33	15,719 33
Edmonton, 1944, 4½ p.c...	7,000 00	5,670 00
London, 1919-1920, 4½ p.c.	10,000 00	9,650 00
Peterborough, 1937, 4¼ p.c.	17,000 00	15,640 00
Quebec, 1922, 4½ p.c.	20,000 00	19,000 00
St. Boniface, 1928, 5 p.c	10,000 00	9,300 00
St. Catharines, 1922, 4½ p.c.	5,000 00	4,750 00
Toronto, 1929, 3½ p.c	38,933 33	31,925 33
Vancouver, 1946, 4 p.c..	10,000 00	7,600 00
Victoria, 1921, 4 p.c..	25,306 67	23,282 14
Victoria, 1937, 4 p.c	9,733 33	7,786 66
Town—		
Amherst, 1938, 4½ p.c.....	15,000 00	13,050 00
Railways—		
C.N.R., Ontario Div., 1st Mtge (g'teed by Province of Manitoba),1930, 4 p.c....	44,773 33	39,400 53
C.N.R. Winnipeg Term., (g'teed by Province of Manitoba), 1939, 4 p.c.....	10,000 00	8,200 00
Total on deposit with Receiver General	$ 289,239 99	$ 254,973 99

General Business Statement for the Year ending December 31, 1915.

INCOME.

Net cash received for premiums	$ 6,476,956 03
Interest and dividends	207,950 28
Rents	103,059 98
Gross profit on sale or maturity of bonds and stocks	1,891 82
Gross increase, by adjustment, in book value of bonds and stocks	41,869 20
All other income	118,404 65
Total income	$ 6,950,131 96

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 2,871,960 56
Investigations and adjustment of claims	495,737 79
Cash paid stockholders for interest and dividends	200,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance)	1,508,396 12
Salaries, travelling and all other expenses of agents not paid by commissions	172,370 36
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	318,479 17
Salaries and expenses of pay roll auditors	41,178 93
Inspections (other than medical and claim)	243,262 42
Rents	55,693 84
State taxes on premiums, Insurance Department licenses and fees (including Municipal license)	136,608 58
Taxes on real estate	20,732 01
All other licenses, fees and taxes	51,124 52
Agents' balances previously charged off (including $121,018.18 overdue bonding premiums)	154,020 62
Gross loss on sale or maturity of real estate	214 24
Bills receivable charged off	1,875 00
Gross decrease, by adjustment, in book value of ledger assets	74,399 90
All other disbursements	180,314 93
Total disbursements	$ 6,526,368 99

Maryland Casualty—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 1,339,082 08
Mortgage loans on real estate, first liens	142,343 37
Book value of bonds and stocks	4,458,910 38
Cash on hand, in trust companies and in banks	293,262 59
Agents' balances and bills receivable	17,063 06
Reinsured losses due from other companies	3,273 00
Premiums in course of collection	1,298,220 79
All other ledger assets	718 66
Total ledger assets	$ 7,552,873 93

NON-LEDGER ASSETS.

Interest accrued	32,895 33
Total	$ 7,585,769 26
Deduct assets not admitted	195,432 68
Total admitted assets	$7,390,336 58

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 1,834,206 71
Expenses of investigation and adjustment of unpaid claims (estimated)	20,640 16
Total unearned premiums	3,182,804 40
Commissions, brokerage and other charges due or to become due to agents or brokers	267,888 82
Federal, state and other taxes due or accrued (estimated)	116,812 05
Salaries, rents, expenses, etc., due or accrued	11,425 60
Reinsurance due	35,008 70
Total liabilities, except capital	$ 5,468,786 44
Capital stock paid up in cash	1,000,000 00
Surplus over capital and other liabilities	921,550 14
Total liabilities	$ 7,390,336 58

EXHIBIT OF PREMIUMS.

——	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1915.
	$ cts	$ cts	$ cts.
Accident	766,864 85	820,510 73	541,103 17
Health	302,629 07	341,223 66	211,089 76
Liability	2,688,906 41	2,502,402 23	1,638,096 52
Plate glass	319,444 52	330,166 16	272,378 71
Steam boiler	373,734 55	311,915 82	751,131 59
Burglary and theft	413,332 31	401,576 99	476,247 01
Sprinkler	211,754 13	181,932 35	269,332 50
Fly-wheel	32,158 35	32,330 02	58,975 63
Auto and teams property damage	257,877 59	230,140 79	184,506 32
Workmen's collective	26,263 97	33,617 62	8,067 39
Fidelity	536,935 67	471,944 93	360,400 16
Surety	777,084 36	621,205 40	632,258 94
Physicians' defence	40,983 42	48,300 07	34,425 73
Workmen's compensation	1,696,448 03	1,562,190 84	824,724 83

MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1915.

President—M. J. McMICHAEL.

Vice-President and Manager—L. M. FINGARD.

Secretary-Treasurer—H. J. KING.

Head Office—WINNIPEG, MAN.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	425,000 00
Amount paid thereon in cash	55,890 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortage loans on real estate, first liens				$ 18,500 00
Bonds and debentures on deposit with Receiver General, viz.:—				
Governments—	Par value.	Book value.	Market value.	
Province of Alberta, 1923, 4½ p. c.	$ 30,000 00	$ 28,599 00	$ 28,200 00	
" Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,600 00	
Cities—				
Regina, 1918, 6 p.c.	5,000 00	5,025 00	5,000 00	
St. Boniface, 1942, 5 p.c.	10,000 00	9,290 00	9,000 00	
Towns—				
Macleod, 1933, 6 p.c.	5,009 00	4,925 00	4,900 00	
Humboldt, 1937 to 1943 6 p.c.	16,222 16	15,200 65	14,924 36	
Total on deposit with Receiver General	$ 76,222 16	$ 72,439 65	$ 71,624 36	
Carried out at book value				72,439 65
Cash at head office and eastern office, Toronto, Ont.				2,054 64
Cash in Standard Bank, Winnipeg				39,300 79
Agents' ledger balances				1,059 97
Total ledger assets				$ 133,355 05
Deduct market value of bonds and debentures under book value				815 29
				$ 132,539 76

OTHER ASSETS.

Interest accrued	1,372 41
Furniture and fixtures (less depreciation)	7,268 02
Total assets	$ 141,180 19

MERCHANTS CASUALTY—*Concluded.*

LIABILITIES.

Net amount of accident and sickness claims, unadjusted	$ 12,071 91
Reserve of unearned premiums, $30,387.27; carried out at 80 per cent	24,309 91
Salaries, rent, advertising, agency and other expenses due and accrued	2,517 62
Taxes due and accrued	1,365 28
Total liabilities	$ 40,264 72
Surplus of assets over liabilities	$ 100,915 47
Capital stock paid in cash	55,890 00
Surplus over liabilities and paid up capital	$ 45,025 47

INCOME.

Gross cash received for premiums	$ 150,227 67	
Deduct return premiums	845 85	
Net cash received for premiums		$ 149,381 82
Interest and dividends		4,550 63
Membership fees		145,572 55
Other income		289 72
Total		$ 299,794 72
Received for increased capital		5,890 00
Total income		$ 305,684 72

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 5,860 55	
Net amount paid for claims occurring during the year	43,790 96	
Total net amount paid for accident and sickness claims		$ 49,651 51
Amount of dividends paid during the year at 10 per cent		4,276 55
Commission or brokerage (including $111,825.00 policy fees retained by agents)		138,935 35
Paid for: salaries of officials, $23,912.48, salaries of agents, $3,614.83, directors' fees, $235; travelling expenses, $3,569.21		31,331 52
Taxes		3,144 93
Miscellaneous expenditure, viz.: Advertising, $2,738.32; furniture and fixtures, $1,801.74; legal expenses, $447.89; postage, telegrams, telephone and express, $5,777.67; printing and stationery, $3,708.45; rent, $7,199; accounts written off, $330.33; general expense, $2,514.21		24,517 61
Total expenditure		$ 251,857 47

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	$ 79,527 80
Amount of cash income	305,684 72
Total	$ 385,212 52
Amount of cash expenditure	251,857 47
Balance net ledger assets at December 31, 1915	$ 133,355 05

RISKS AND PREMIUMS.

Accident and Sickness Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	9,626	$ 3,523 116	$ 10,492 34
Taken during the year	22,365	8,185,590	24,377 85
Total	31,991	$ 11,708,706	$ 34,870 19
Deduct terminated	13,418	4,910,988	14,625 62
Gross and net in force at December 31, 1915	18,573	$ 6,797,718	$ 20,244 57

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES, and G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Secretary—J. C. H. DUSSAULT.

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	459,600 00
Amount paid in cash	91,220 00
Amount of premium on capital stock paid in by stockholders	42,435 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 48,966 50

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
*City of Kamloops, B.C., 1938, 6 p.c.	$ 10,000 00	$ 9,800 00	$ 9,800 00
Towns—			
*Pointe aux Trembles, 1953, 6 p.c.	8,000 00	8,311 20	8,000 00
" " 1953, 6 p.c.	2,000 00	2,077 80	2,000 00
Sault au Recollet, 1954, 6 p.c.	10,000 00	10,000 00	10,200 00
Shawinigan Falls, 1945, 5½ p.c.	15,000 00	14,362 50	14,700 00
Village—			
*Ormstown, 1952, 5 p.c.	25,000 00	23,960 00	21,750 00
Municipality—			
*Cartierville, 1942, 5 p.c.	3,000 00	3,000 00	2,670 00
Total par, book and market values	$ 73,000 00	$ 71,511 50	$ 69,120 00

Carried out at book value		71,511 50
Cash at head office		100 00
Cash in Bank of Hochelaga, Montreal		15,717 37
Borrowers' charges		416 74
Total ledger assets	$	136,712 11
Deduct market value of bonds and debentures under book value		2,391 50
	$	134,320 61

*On deposit with Receiver General.

THE MERCHANTS' AND EMPLOYERS'—*Continued.*

OTHER ASSETS.

Interest due, $700; accrued, $1,687.61		$ 2,387 61
Gross premiums due and uncollected—		
Accident	$ 184 81	
Sickness	21 50	
Employers' Liability	17,421 95	
Automobile	1,124 44	
Plate Glass	2,324 11	
Perfect Protection, (Health and Accident)	181 64	
Total	$ 21,258 45	
Less commission $4,668.62; less advances, $1,533.11	3,135 51	
Net premiums due and uncollected		18,122 94
Office fixtures		1,830 05
Total assets		$ 156,661 21

LIABILITIES.

Unsettled claims—		
P.P. (Health and Accident) unadjusted	$ 784 00	
Employers' Liability, unadjusted	$ 5,354 77	
Employers' Liability, resisted, in suit	3,150 00	
Employers' Liability, resisted, not in suit	2,000 00	
Total net amount of Employers' Liability claims, unsettled ($1,000 of which accrued in previous years)	$ 10,504 77	
Automobile, unadjusted	25 00	
Automobile, resisted, in suit	100 00	
Total net amount of unsettled claims		$ 11,413 77
Reserve of unearned premiums—		
Accident	$ 432 34	
Sickness	72 13	
Plate Glass	3,699 70	
Employers' Liability	19,395 67	
Automobile	1,977 75	
Total, $25,577.59; carried out at 80 per cent ($20,462.07 and $1,071.61 Perfect Protection, Health and Accident premiums paid in advance)		21,533 68
Taxes due and accrued		1,007 15
Accounts payable		217 09
Total liabilities		$ 34,171 69
Surplus of assets over liabilities		$ 122,489 52
Capital stock paid in cash		91,220 00
Surplus over liabilities and capital		$ 31,269 52

The Merchants' and Employers'—*Continued.*

INCOME.

Premiums.	Class of Business.					
	Accident	Employers' Liability.	Sickness.	Automobile.	Plate Glass.	Perfect Protection Health and Accident.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,212 84	73,575 48	396 63	2,916 02	2,635 57	9,039 10
Less reinsurances	124 95		53 12			
Less return premiums	346 79	10,780 51	162 21	369 86	927 53	197 91
Total deduction	471 74		215 33			
Net cash received	741 10	62,794 97	181 30	2,546 16	1,708 04	8,841 19

Net cash received for premiums for all classes of business	$	76,812 76
Cash received for interest on investments		7,060 92
Policy fees		5,260 00
Premium on capital stock		900 00
Total	$	90,033 68
Received for calls on capital		1,875 00
Total income	$	91,908 68

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Automobile.	Perfect Protection (Health and Accident.)	Plate Glass.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years		6,598 50			269 33	
Paid for claims occurring during the year	60 72	25,174 21	35 74	55 68	2,888 28	254 82
Less salvages and reinsurances						6 00
Total net payment for claims	60 72	31,772 71	35 74	55 68	3,157 61	248 82

Total net payments for claims for all classes of business	$	35,331 28
Commission and brokerage (including $5,229 policy fees retained by agents)		20,061 54
Taxes		2,133 03
Salaries, fees and travelling expenses:—Salaries: head office, $10,875.56; general and special agents, $2,444; fees: directors, $2,115; auditors, $288.50; travelling expenses: officials and agents, $1,342.40		17,065 46
Miscellaneous expenditure, viz.:—Advertising, $726.82; furniture and fixtures, $30.66; legal expenses, $1,335.64; medical examiners' fees, $958.38; postage, telegrams, telephones and express, $868.28; printing and stationery, $1,851.14; rent, $1,690.96; general expenses, $363.53; entertainment, $32.50; exchange and collection, $21.38; commission on sale of stock, $150		8,029 29
Total expenditure	$	82,620 60

The Merchants' and Employers'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914..	$ 127,424 03
Amount of cash income .	91,908 68
Total.... ..	$ 219,332 71
Total amount of expenditure... ..	82,620 60
Balance of net ledger assets at December 31, 1915	$ 136,712 11

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.							
	Accident.			Employers' Liability.			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1914	60	173,500	1,054 75	647	6,510,000	57,606 37	14	214 75
Taken in 1915—New	27	75,250	363 41	264	2,640,000	15,144 12	10	222 75
Renewed	49	161,900	870 12	407	4,065,000	34,090 04	14	191 38
Totals.	136	410,650	2,288 28	1,318	13,215,000	106,840 53	38	628 88
Less ceased..	72	233,825	1,281 16	737	7,365,000	68,049 20	24	431 50
Gross in force at end of 1915	64	176,825	1,007 12	581	5,850,000	38,791 33	14	197 38
Less reinsured		42,500	142 45					53 12
Net in force at end of 1915.	64	134,325	864 67	581	5,850,000	38,791 33	14	144 26

Risks and Premiums.	Class of Business.								
	Plate Glass.		Automobile			*Sickness Perfect Protection (Health and Accident).			
	No.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	
		$ cts.		$	$ cts.		$	$ cts.	
Gross in force at end of 1914						321	210,605	344 66	
Taken in 1915—New and Renewed.	236	4,958 68	65	650,000	4,040 46	1,700	657,345	2,065 50	
Totals.						2,021	867,950	2,410 16	
Less ceased.	27	878 83	14	140,000	876 07	679	271,175	841 24	
Gross and net in force at end of 1915.	209	4,079 85	51	510,000	3,164 39	1,342	596,775	1,568 92	

*Premiums on these policies are payable on the first of each month for insurance for the ensuing month and consequently the only liability thereunder is for premiums paid in advance.

Summary of net in force at end of 1915; No. 2,261; premiums, $48,613.42

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Grand Dictator—NORMAN G. HEYD.

Grand Past Dictator—F. BEARD.

Grand Vice-Dictator—W. BULLER.

Grand Secretary—R. H. BRANDON.

Principal Office—Toronto.

(Incorporated April 1, 1912, by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion license issued November 3, 1913.)

(For List of Officers, see Appendix.)

ASSETS.

	Par value.	Book value.	Market value.	
Amount secured by way of loans on real estate, first liens				$ 1,850 00
Bonds and debentures on deposit with Receiver General, viz:—				
Cities—				
Medicine Hat, 1942, 5 p. c.	$ 11,000 00	$ 10,570 48	$ 9,680 00	
Kamloops, 1937, 5 p. c.	500 00	500 00	430 00	
Total on deposit with Receiver General	$ 11,500 00	$ 11,070 48	$ 10,110 00	
Carried out at book value				11,070 48
Cash at head office				50 57
Cash in Quebec Bank, Toronto				449 19
All other ledger assets				450 00
Total ledger assets				$ 13,870 24
Deduct market value of bonds and debentures under book value				960 48
				$ 12,909 76

OTHER ASSETS.

Interest due, $64.75; accrued, $162.88	227 63
Premiums due and uncollected, on sickness policies	524 85
Total assets	$ 13,662 24

LIABILITIES.

Advances by Supreme Lodge	$ 12,295 02
Reserve on sickness certificates	1,483 00
Total liabilities	$ 13,778 02

INCOME.

Net cash received for sickness premiums	$ 4,705 50
Received for interest	759 03
Total income	$ 5,464 53

The Grand Lodge of the Loyal Order of Moose—*Concluded.*

EXPENDITURE.

Total net amount paid for sickness claims	$	2,492 42
Paid for: salaries of officials, $1,575; do., of agents, $210; directors' fees and mileage, $106.60; auditors' fees, $40; travelling expenses, $87.69; actuary's fees, $125		2,144 29
Paid for taxes		150 00
Miscellaneous expenditure, viz.:—Postage, telegrams, telephone and express, $56.83; printing and stationery, $181.50; repayment to Supreme Lodge on account of principal, $1,175; exchange, $12.93, Receiver General, $4.41; gifts to subordinate lodges, $150		1,580 67
Total expenditure	$	6,367 38

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1914	$	14,773 09
Anount of cash income		5,464 53
Total	$	20,237 62
Amount of expenditure		6,367 38
Balance net ledger assets December 31, 1915	$	13,870 24

RISKS AND PREMIUMS.

Sickness Risks.	No.	Premiums.
Policies in force at date of last statement	884	.....
Taken during the year	254	.....
Total	1,138	.....
Deduct terminated	402	.....
Gross and net in force at end of year	736	.....

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—SPENCER JOHN PORTAL.

Manager—WILFRID GALE.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital autuorized, £50,000	$ 243,333 33
Amount subscribed and paid in cash, £20,525	99,888 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
British Consols, 1923 or later, 2½ p.c.	$ 4,866 67	$ 3,066 00	
Canada stock, 1930/1950, 3½ p.c.	2,433 33	3,465 06	
Canada stock, 1940/1960, 4 p.c.	3,893 33	2,044 00	
British War Loan stock, 1925/1945, 4½ p.c.	4,866 67	4,720 67	
Total on deposit with Receiver General	$ 16,060 00	$ 13,295 73	
Carried out at market value			$ 13,295 73

Other Assets in Canada.

Agents' balances and premiums uncollected (plate glass)	556 74
Total assets in Canada	$ 13,852 47

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid	$ 214 44
Reserve of uncarned premiums, $11,953.07; carried out at 80 per cent	9,562 45
Total liabilities in Canada	$ 9,776 89

The National Provincial Plate Glass—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 16,269 06	
Deduct reinsurances, $26.50; return premiums, $3,360.23	3,386 73	
Total net cash received for plate glass premiums		$ 12,882 33
Total income in Canada		$ 12,882 33

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 146 10	
Amount paid for claims occurring during the year	$ 6,012 33	
Deduct salvages	35 38	
Net amount paid for said claims	$ 5,976 95	
Total net amount paid for plate glass claims		$ 6,123 05
Commission or brokerage		5,182 51
Taxes		789 03
Miscellaneous expenditure: Printing and stationery, $251.50; postage, telegrams, telephones and express, $12.20		263 70
Total expenditure in Canada		$ 12,358 29

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Policies in force at date of last statement	$ 25,374 80
Taken during the year, new	11,518 06
Taken during the year, renewed	4,798 32
Total	$ 41,691 18
Deduct terminated	17,062 88
Gross in force at December 31, 1915	$ 24,628 30
Deduct reinsured	2 95
Net in force at December 31, 1915	$ 24,625 35

(*For General Business Statement, see Appendix.*)

NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—LE GRAND REED, GEO. B. SHAW, CHAS. B. MCNAUGHT AND T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Westmount, 1954, 4 p.c.	$ 15,000 00	$ 11,700 00	
Town of Maisonneuve, 1950, 4½ p.c.	54,000 00	44,280 00	
Total on deposit with Receiver General	$ 69,000 00	$ 55,980 00	
Carried out at market value			$ 55,980 00

Other Assets in Canada.

Cash in banks, viz.:—		
Royal Bank of Canada, Toronto	$ 1,175 60	
Home Bank of Canada, Toronto	8,603 53	
Total cash in banks		9,779 13
Interest accrued		3,000 83
Agents' balances and premiums uncollected (guarantee)		3,393 60
Total assets in Canada		$ 72,153 56

LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted	$ 14,306 66
Reserve of unearned premiums, $34,250.48; carried out at 80 per cent	27,400 38
Total liabilities in Canada	$ 41,707 04

NATIONAL SURETY—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 64,522 84	
Deduct return premiums	6,433 12	
Total net cash received for guarantee premiums		$ 58,089 72
Received for interest: bonds, $4,905; banks, $213.70		5,118 70
Total income in Canada		$ 63,208 42

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 20,287 25	
Deduct recoveries, $8,183.88; reinsurances, $1,002.75	9,186 63	
Net amount paid for guarantee claims		$ 11,100 62
Paid for commission of brokerage		20,833 03
Paid for taxes		2,174 87
Miscellaneous expenditure, viz.:—Advertising, $5; postage, telegrams, telephones and express, $31.96; printing and stationery, $127.75		164 71
Total expenditure in Canada		$ 34,273 23

RISKS AND PREMIUMS IN CANADA.

For Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	840	$ 11,963,540	$ 57,341 95
Policies taken during the year, new and renewed	969	15,155,497	78,355 14
Total	1,809	$ 27,119,037	$ 135,697 09
Deduct terminated	1,013	14,314,569	68,133 32
Gross and net in force at December 31, 1915	796	$ 12,804,468	$ 67,563 77

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

INCOME.

Net cash received for premiums	$ 3,775,286 42
Inspections	2,575 53
Interest and dividends	279,008 45
Rents	1,342 45
Agents' balances previously charged off	1,060 12
Gross profit on sale or maturity of bonds	2,982 70
Gross increase, by adjustment, in book value of real estate	400 00
Surplus paid in by stockholders	500,000 00
Income received from other sources	47,175 50
Total income	$ 4,609,831 17

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 997,529 57
Investigation and adjustment of claims	172,780 61
Cash paid stockholders for interest or dividends	240,156 00
Commission of brokerage	891,062 98
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	508,081 27
Salaries, travelling and all other expenses of agents not paid by commissions	199,448 91
Head office travelling expenses	3,564 79
Inspections (other than medical and claim)	3,009 49
Rents	44,584 94
Taxes on real estate	832 50
State taxes on premiums, Insurance Department licenses and fees	80,300 02
All other licenses, fees and taxes	8,264 95
Agents' balances charged off	2,581 20
Gross on sale or maturity of ledger assets	57,069 25
Adjustment of agents' balances	1,736 69
Tax stamps	8,576 84
All other disbursements	157,227 38
Total disbursements	$ 3,376,807 39

NATIONAL SURETY—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 66,382 00
Mortgage loans on real estate, first liens	86,492 82
Mortgage loans on real estate, second liens	200 00
Loans secured by pledge of bonds, stocks, or other collaterals	56,307 07
Book value of bonds and stocks	7,191,819 00
Cash on hand, in transit, in trust companies and in banks	1,713,283 23
Premiums in course of collection	728,470 31
Bills and accounts receivable	73,795 68
Due from suspended banks	214,281 67
Other ledger assets	120,684 82
Total ledger assets	$10,251,716 60

NON-LEDGER ASSETS.

Interest due and accrued	76,366 52
Total	$10,328 083 12
Deduct assets not admitted	377,188 17
Total admitted assets	$ 9,950,894 95

LIABILITIES.

Total net amount of unpaid claims	$ 1,122,755 18
Estimated expenses of investigation and adjustment of unpaid claims	69,671 63
Total unearned premiums	2,092,689 75
Commissions, brokerage and other charges due or accrued	136,194 19
Salaries, rents, bills, expenses, etc., due or accrued	5,765 64
Federal, state, and other taxes due or accrued (estimated)	60,303 95
Dividends declared and unpaid	60,084 00
Return premiums, $23,532.96; reinsurance, $43,347.95	66,880 91
All other liabilities	47,038 79
Total liabilities (except capital)	$ 3,661,384 04
Capital stock paid up in cash	3,000,000 00
Surplus above capital and other liabilities	3,289,510 91
Total liabilities	$ 9,950,894 95

RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Premiums on policies in force at end of year.
	$ cts.	$ cts.	$ cts.
Fidelity risks	1,717,914 89	1,634,308 22	1,475,872 74
Surety risks	3,050,774 70	2,781,682 27	2,075,715 12
Burglary and theft risks	632,925 50	623,891 93	550,929 97

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Cities—			
Quebec, 1932, 3½ p.c.	$ 11,000 00	$ 8,800 00	
Toronto, 1929, 3½ p..e...	9,733 34	7,981 34	
Toronto, 1944, 3½ p.c.	9,733 33	7,202 66	
Three Rivers, 1943, 5 p.c..	5,000 00	4,500 00	
Total on deposit with Receiver General	$ 35,466 67	$ 28,484 00	
Carried out at market value			$ 28,484 00

Other Assets in Canada

Interest accrued	571 36
Agents' balances and premiums uncollected (plate glass)	1,275 50
Total assets in Canada	$ 30,330 86

LIABILITIES IN CANADA.

Net amount of plate glass claims, unadjusted	$ 1,166 16
Reserve of unearned premiums, $14,765.48; carried out at 80 per cent	11,812 38
Due and accrued for taxes (estimated)	500 00
Total liabilities in Canada	$ 13,478 54

INCOME IN CANADA.

Gross cash received for premiums	$ 25,822 23	
Deduct return premiums	6,074 32	
Net cash received for plate glass premiums		$ 19,747 91
Received for interest on investments		1,309 37
Total income in Canada		$ 21 057 28

The New York Plate Glass—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 1,340 58	
Deduct savings and salvage	73 20	
Net amount paid for said claims	$ 1,267 38	
Amount paid for claims occurring during the year	$ 6,306 17	
Deduct savings and salvage	251 96	
Net amount paid for said claims	$ 6,054 21	
Total net amount paid for plate glass claims		$ 7,321 59
Commission or brokerage		5,896 12
Taxes		1,075 13
Miscellaneous expenditure, viz.: exchange, $1.43; printing and stationery, $6.83; advertising, $18; postage, telegrams, telephone and express, $46.27; duty, $11.58		84 11
Total expenditure in Canada		$ 14,376 95

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Gross in force at date of last statement	$ 38,772 27
Taken during the year, new and renewed	23,203 28
Total	$ 61,975 55
Deduct terminated	32,300 77
Gross and net in force at December 31, 1915	$ 29,674 78

General Business Statement for the Year ending December 31, 1915

INCOME.

Net cash received for plate glass premiums	$ 569,100 34
Interest and dividends	40,855 89
Gross profit on sale or maturity of stocks	18,175 00
Agents' balances previously charged off	21 02
Total income	$ 628,152 25

DISBURSEMENTS.

Net amount paid for plate glass claims	$ 215,221 40
Cash paid stockholders for interest or dividends	40,000 00
Commission or brokerage	205,494 37
Salaries, travelling and all other expenses of agents not paid by commission	4,166 97
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	60,727 01
State taxes on premiums, Insurance Department licenses and fees	14,230 31
All other licenses, fees, and taxes	5,058 05
Rents	10,459 06
Agents' balances charged off	459 66
All other disbursements	12,725 96
Total disbursements	$ 568,542 79

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 1,000 00
Book value of bonds and stocks	933,581 15
Cash on hand, in trust companies, and in banks	74,141 63
Premiums in course of recollection	149,212 32
Total ledger assets	$ 1,157,935 10

THE NEW YORK PLATE GLASS—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 4,026 69
Gross assets	$ 1,161,961 79
Deduct assets not admitted	117,596 85
Total admitted assets	$ 1,044,364 94

LIABILITIES.

Total amount of unpaid claims	$ 22,758 38
Total unearned premiums	300,388 44
Dividends due stockholders	20,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers	43,829 11
Federal, State, and other taxes due or accrued, estimated	5,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500 00
Total liabilities, except capital	$ 392,475 93
Capital stock paid in cash	200,000 00
Surplus over all liabilities	451,889 01
Total liabilities	$ 1,044,364 94

EXHIBIT OF PREMIUMS.

FOR PLATE GLASS RISKS.

Premiums written or renewed during the year	$ 712,693 16
Premiums terminated during the year	740,084 19
Net premiums in force at December 31, 1915	602,987 73

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—D. K. RIDOUT.

Vice-Presidents—R. C. HOLDEN and A. E. DYMENT.

Manager—CHAS. F. DALE.

Secretary—P. W. PEACOCK.

Principal Office—Toronto.

(Incorporated by Letters Patent of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

CAPITAL.

Amount of capital authorized		$ 500,000 00
Amount of capital subscribed		306,400 00
Amount paid thereon in cash		88,799 95
Amount of premium on capital stock paid in by shareholders		22,199 96

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens		$ 16,000 00
Book value of bonds and debs. *(For details, see Schedule A.)*		176,843 60
Book value of stocks *(For details, see Schedule B.)*		8,726 87
Cash at head office		321 82
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 19,394 62	
Royal Bank of Canada, Toronto	1,601 07	
Union Bank of Canada, Montreal	10,104 80	
Total cash in banks		31,100 49
Agents' balances		1,815 13
Total ledger assets		$ 234,807 91
Deduct market value of bonds, debentures and stocks under book value		6,021 86
		$ 228,786 05

OTHER ASSETS.

Interest accrued		2,763 55
Gross premiums due and uncollected, viz.:—		
Accident	$ 3,522 35	
Automobile	1,145 01	
Plate glass	3,825 80	
Sickness	2,514 35	
Employers' liability	12,719 20	
Total	$ 23,726 71	
Less commission	5,748 64	
Net premiums due and uncollected		17,978 07
Office furniture		2,000 00
Total assets		$ 251,527 67

THE NORTH AMERICAN ACCIDENT—*Continued.*

LIABILITIES.

Unsettled claims:—		
Accident, unadjusted	$ 587 00	
Plate glass, unadjusted ($453 accrued in previous years)	1,162 00	
Sickness, unadjusted	995 00	
Employers' liability, unadjusted ($4,185 accrued in previous years)	22,600 00	
Employers' liability, resisted in suit	350 00	
Automobile, unadjusted	823 00	
Total net amount of unsettled claims		$ 26,526 00
Reserve of unearned premiums:—		
Accident	$ 7,183 24	
Plate glass	25,781 59	
Sickness	5,319 65	
Employers' liability	30,280 16	
Automobile	6,422 03	
Total, $74,986.73, carried out at 80 per cent		59,989 38
Taxes due and accrued		2,000 00
Premiums due reinsuring companies		231 03
Total liabilities		$ 88,746 41
Surplus of assets over liabilities		$ 162,781 26
Capital stock paid in cash		88,799 95
Surplus above liabilities and capital		$ 73,981 31

INCOME.

Premiums.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	24,016 56	93,724 72	10,155 75	17,468 05	12,783 27	
Less reinsurance	4,124 95	−73 33	95 00			
Net cash received	19,921 61	93,798 05	10,060 75	17,468 05	12,783 27	
Net cash received for premiums for all classes of business						$ 154,031 73
Cash received for interest on investments						10,760 76
Total income						$ 164,792 49

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Net payment for claims occurring in previous years	351 99	29,654 37	67 14	643 13	623 95	
Paid for claims occurring during the year	5,502 34	21,860 61	2,844 09	5,018 67	2,624 19	
Less reinsurances	1,622 81					
Net payment for said claims	3,879 53					
Total net payment for claims	4,231 52	51,514 98	2,911 23	5,661 80	3,248 14	

The North American Accident—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business	$ 67,567 67
Dividends paid stockholders at 10 per cent	8,879 95
Commission and brokerage	33,675 83
Taxes	4,340 68
Salaries, fees and travelling expenses:—Salaries, head office, $19,754.90; fees:—directors, $310; auditors, $333.32; travelling expenses, $2,236.84	22,635 06
Miscellaneous expenditure, viz.:—Advertising, $1,856.04; furniture and fixtures, $551.45; legal expenses, $91.45; postage, telegrams, telephones and express, $671.76; printing and stationery, $1,520.92; rents, $2,123; elevator inspections, $642.57; general expenses, $3,926	11,383 19
Total expenditure	$ 148,482 38

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1914	$ 218,497 80
Amount of cash income	164,792 49
Total	$ 383,290 29
Amount of expenditure	148,482 38
Balance, net ledger assets at December 31, 1915	$ 234,807 91

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business.								
	Accident.			Liability.			Automobile		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts		$	$ cts.		$	$ cts.
Gross in force at end of 1914	6,237	5,515,375	15,165 57	722	7,100,762	89,815 98			
Taken in 1915, new and renewed	1,921	4,689,820	23,736 82	361	3,623,332	70,267 50	240	2,390,000	18,857 78
Totals	8,158	10,205,195	38,902 39	1,083	10,724,094	160,083 48			
Less ceased	6,661	6,197,170	20,938 15	582	5,700,762	99,066 62	89	880,000	6,013 61
Gross in force at end of 1915	1,497	4,008,025	17,964 24	501	5,023,332	61,016 86	151	1,510,000	12,844 17
Less reiasured		1,142,083	3,597 77						
Net in force at end of 1915	1,497	2,865,942	14,366 47	501	5,023,332	61,016 86	151	1,510,000	12,844 17

THE NORTH AMERICAN ACCIDENT—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks.	Class of Business.			
	Sickness.		Plate Glass.	
	No.	Premiums.	No.	Premiums.
		$ cts.		$ cts.
Gross in force at end of 1914	532	9,255 05	1,319	37,457 40
Taken in 1915, new and renewed	645	10,171 03	820	18,617 54
Totals	1,177	19,426 08	2,139	56,074 94
Less ceased	488	8,701 78	298	5,266 50
Gross and net in force at end of 1915	689	10,724 30	1,841	50,808 44
Less reinsured		85 00		
Net in force at end of 1915	689	10,639 30	1,841	50,808 44

Summary in net of force at end of 1914: No., 4,679; Premiums, $149,675.24.

SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
Government—			
Dominion of Canada Internal War Loan, 1925, 5 p.c.	$ 10,000 00	$ 9,685 52	$ 9,750 00
Cities—			
Fort William, 1933, 5 p.c.	5,000 00	4,775 00	4,600 00
Kamloops, 1938, 6 p.c.	5,000 00	4,937 50	4,900 00
Lethbridge, 1943, 5 p.c.	5,839 99	5,148 63	5,040 80
MacLeod, 1933, 6 p.c.	10,000 00	9,862 50	9,800 00
*Nanaimo, 1922, 5 p.c.	11,000 00	10,499 50	10,340 00
St. Boniface, 1942, 5 p.c.	10,000 00	9,285 00	9,000 00
St. Catharines, 1928, 4½ p.c.	3,000 00	2,783 10	2,760 00
St. Catharines, 1933, 4½ p.c.	10,000 00	9,103 50	9,000 00
*Toronto, 1929, 3½ p.c.	4,866 67	4,291 91	3,990 67
*Toronto, 1922, 4 p.c.	45,000 00	43,312 75	41,850 00
Town—			
Sault au Recollet, 1954, 6 p.c.	10,000 00	9,950 00	10,200 00
Rural Municipality—			
Fort Garry, 1929, 6 p.c.	10,000 00	10,224 00	9,900 00
Schools—			
Berlin, Ont., 1925 to 1927, 4½ p.c.	6,665 99	6,129 92	6,132 71
Outremont, Que., 1953, 5½ p.c.	10,000 00	10,000 00	9,700 00
*Westmount, Que., 1933, 5 p.c.	2,000 00	1,970 00	1,880 00
Westmount, Que., 1933, 5 p.c.	6,000 00	5,910 00	5,640 00
Wilkie, Sask., 1916-1943, 6 p.c.	4,666 66	4,471 12	4,386 66
Railways—			
Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c.	365 00	364 98	197 10
Barcelona Traction, Light and Power Co., 1961 (or earlier), 5 p.c.	4,866 67	4,063 67	2,530 67
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c.	500 00	400 00	515 00
Suburban Rapid Transit Co. 1st Mtge. (g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c.	5,000 00	4,825 00	4,500 00
Miscellaneous—			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c.	5,000 00	4,850 00	4,800 00
Total par, book and market values	$ 184,770 98	$ 176,843 60	$ 171,453 61

SCHEDULE B.

Stocks owned by the company, viz.:—			
25 shares C.P.R. stock	$ 2,500 00	$ 5,321 87	$ 4,575 00
40 shares Consumers' Gas Co. stock	2,000 00	3,405 00	3,520 00
Total par, book and market values	$ 4,500 00	$ 8,726 87	$ 8,095 00

*On deposit with Receiver General.

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

CAPITAL.

Amount of capital authorized and subscribed	£ 1,000,000	$ 4,866,666 67
Amount paid in cash	100,000	486,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Can. Nor. Ont. Ry. 1st mtge. deb. stock g'teed by Dominion of Canada), 1961, 3½ p.c.	$ 132,860 00	$ 104,960 00	
Carried out at market value			$ 104,960 00

Other Assets in Canada.

Agents' balances and premiums uncollected	1,825 30
Total assets in Canada	$ 106,785 30

LIABILITIES IN CANADA.

Inland transportation losses, unadjusted	$ 50 00
Total liabilities in Canada	$ 50 00

INCOME IN CANADA.

Net cash received for inland transportation premiums	$ 16,238 49

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 68 50	
Amount paid for claims occurring during the year	420 75	
Net amount paid for inland transportation claims		$ 489 25
Paid for commission or brokerage		2,153 23
Paid for taxes		143 67
Miscellaneous expenditure: stationery		234 75
Total expenditure in Canada		$ 3,020 90

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	Amount.	Premiums.
Policies taken during the year, new	$ 80,549,338	$ 16,601 83
Deduct terminated	80,549 338	16,601 83

(*For General Business Statement, see Appendix.*)

THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—J. T. FARISH

Vice-President—NELSON MITCHELL.

Manager and Secretary—E. E. GLEASON.

Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 50,000 00
Amount paid thereon in cash	20,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
Cities—			
Edmonton, 1916 to 1956, 4½ p.c.	$ 4,845 75	$ 4,513 82	$ 4,070 43
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, 5 p.c.	2,000 00	1,974 41	1,900 00
Prince Albert, 1942, 4½ p.c.	5,000 00	4,142 27	4,000 00
*Regina, 1928, 5 p.c.	5,000 00	4,883 54	4,700 00
Villages—			
*Granby, 1936, 4 p.c.	16,000 00	16,000 00	12,640 00
St. Michel de Laval, 1954, 6 p.c.	5,000 00	5,000 00	5,100 00
School—			
Fort William, Ont., R.C., 1941, 4½ p.c.	5,000 00	4,641 98	4,050 00
Total par, book and market values	$ 42,845 75	$ 41,156 02	$ 36,460 43

Carried out at book value		$ 41,156 02
Cash at head office		790 56
Cash in banks, viz.:—		
Canadian Bank of Commerce, Granby, Que.	$ 21,283 61	
Bank of Ottawa, Granby, Que.	5,117 88	
Total cash in banks		26,401 49
Total ledger assets		$ 68,348 07
Deduct market value of bonds and debentures under book value		4,695 59
		$ 63,652 48

*On deposit with Receiver General.

The Protective Association—*Continued.*

OTHER ASSETS.

Cash in hands of travellers		$ 43 75
Office furniture		870 54
Interest accrued		502 41
Agents' balances		5,075 37
Total assets		$ 70,144 55

LIABILITIES.

Total net amount of unsettled accident and sickness claims		$ 11,788 21
Reserve of unearned premiums, $35,460; carried out at 80 per cent		28,368 00
Due and accrued for salaries, rent, etc.		2,249 28
Taxes due and accrued		886 78
Total liabilities		$ 43,292 27
Excess of assets over liabilities		$ 26,852 28
Capital stock paid in cash		20,000 00
Surplus over liabilities and capital		$ 6,852 28

INCOME.

Gross cash received for accident and sickness premiums	$ 146,771 97	
Deduct return premiums	1,019 69	
Total net cash received for premiums		$ 145,752 28
Received for interest		2,150 76
Total income		$ 147,903 04

EXPENDITURE.

Net amount paid during the year for accident claims	$ 38,041 69	
Net amount paid during the year for sickness claims	47,231 60	
Total net amount paid for claims		$ 85,273 29
Commission or brokerage		19,072 49
Paid for: salaries of officials, $15,814 44; do., of agents and office staff, $10,494 00; auditors' fees, $185; travelling expenses, $4,189 45		30,682 89
Taxes		2,359 24
Miscellaneous expenditure, viz.: Office furniture and fixtures, $15 59; postage, telephone and express, $1,880; printing and stationery, $1,425 50; advertising and legal expenses, $742.10; rent, light and heat, $385.83; sundries, $235 27; medical, $2,141 75		6,826 04
Total expenditure		$ 144,213 95

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1914	$ 64,627 63
Amount of cash income above	147,903 04
Appreciation in book value of bonds to bring to amortized values	31 35
Total	$ 212,562 02
Expenditure as above	144,213 95
Balance, net ledger assets, at Dec. 31, 1915	$ 68,348 07

RISKS AND PREMIUMS.

Accident and Sickness Risks.	No.	Premiums.
Gross policies in force at date of last statement	11,913	$ 142,956
Taken during the year, new	2,584	31,008
Policies in force Dec. 31, 1915	11,323	135,876

RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Hon. CHAS. N. LAWRENCE.

Manager—ARTHUR WORLEY.

Principal Office—London, Eng.

Chief Agent in Canada—F. H. RUSSELL.

Head Office in Canada—Toronto.

(Organized March, 1849. Licensed to do business in Canada November 27, 1902.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,000 000
Amount paid in cash	200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
British War Loan, 1925/1945, 4½ p.c.	$ 12,166 67	$ 11,801 67	
India Stock (Sterling), 1948 or later, 3 p.c.	79,599 75	54,923 83	
Cities—			
Toronto, 1948, 4 p.c.	48,666 67	39,420 00	
Toronto, 1948, 4½ p.c.	24,333 33	21,413 33	
Railway—			
East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.	45,454 67	31,818 27	
Total on deposit with Receiver General	$ 210,221 09	$ 159,377 10	
Carried out at market value			$ 159,377 10

Other Assets in Canada.

Cash at head office in Canada			976 05
Due from agents			7,698 23
Office furniture			1,866 50
Gross premiums due and uncollected, viz.:—			
Accident	($1,886.83 on business prior to Oct. 1, 1915)	$ 8,402 34	
Guarantee	($1,062.55 " " " 1, 1915)	1,925 13	
Employers' liability	($4,974.91 " " " 1, 1915)	8,956 05	
Sickness	($ 471.71 " " " 1, 1915)	2,100 58	
Plate glass	($ 637.98 " " " 1, 1915)	3,587 12	
Automobile ($315.03 on business prior to Oct. 1, 1915)		1,208 93	
Total premiums due and uncollected, ($26,180.15; less $6,867.05 commission)			19,313 10
Total assets in Canada			$ 189,230 98

Railway Passengers—*Continued.*

LIABILITIES IN CANADA.

Net amount of unsettled claims, viz.:—		
Accident, adjusted and unpaid	$ 5 00	
Accident, unadjusted	2,615 00	
Accident, resisted in suit	200 00	
Guarantee, unadjusted	115 00	
Guarantee, resisted in suit (accrued in previous years)	20,000 00	
Plate glass, unadjusted	747 00	
Sickness, adjusted but unpaid	85 00	
Sickness, unadjusted	4,180 00	
Employers' liability, adjusted but unpaid	58 75	
Employers' liability, unadjusted	7,320 00	
Employers' liability, resisted, in suit ($750 accrued in previous years)	1,250 00	
Employers' liability, resisted, not in suit ($550 accrued in previous years)	1,450 00	
Automobile, unadjusted	2,075 00	
Automobile, resisted in suit	500 00	
Total net amount of unsettled claims		$ 40,600 75
Reserve of uncarned premiums, viz.:—		
Accident	$ 27,215 94	
Guarantee	5,603 50	
Sickness	6,803 98	
Employers' liability	15,313 00	
Plate glass	12,006 24	
Automobile	5,074 77	
Total, $72,037.43; carried out at 80 per cent		57,629 94
Due and accrued for salaries, rent, advertising, etc.		461 00
Taxes due and accrued		1,884 86
Return premiums due		180 35
Bank overdraft		259 13
Total liabilities in Canada		$ 101,016 03

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident	Employers' Liability	Sickness.	Guarantee	Plate Glass.	Automobile.
	$ cts	$ cts.	$ cts	$ cts	$ cts.	$ cts
Gross cash received	63,287 88	49,806 64	15,821 97	11,848 44	14,002 45	12,714 92
Less reinsurance	184 00		46 00			
Less return premiums	2,387 20	4,548 62	596 80	988 18	393 31	1,225 47
Total deduction	2,571 20		642 80			
Net cash received	60,716 68	45,258 02	15,179 17	10,860 26	13,609 14	11,489 45

Net cash received for premiums for all classes of business	$ 157,112 72
Total income in Canada	$ 157,112 72

Railway Passengers—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Guarantee	Plate Glass.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	10,588 99	10,141 72	2,809 60	279 00	216 79	334 44
Paid for claims occurring during the year	11,724 16	7,024 23	6,699 83		2,897 50	1,679 50
Less savings and salvage	20 00	25 71		482 81	16 30	50 00
Less reinsurance			25 00			
Total deduction						
Net payment for said claims	11,704 16	6,998 52	6,674 83		2,881 20	1,629 50
Total net payment for claims	22,293 15	17,140 24	9,484 43	−203 81	3,097 99	1,963 94

Total net payment for all classes of business	$ 53,775 94
Commission and brokerage	41,193 34
Taxes	4,692 52
Salaries, fees and travelling expenses: Salaries, head office, $16,470.67; fees, auditors, $599; travelling expenses, officials, $2,226.75; agents, $161.45	19,457 87
Miscellaneous expenditure, viz.: Advertising, $371.05; furniture and fixtures, $125.38; inspections, $180.50; legal expenses, $251.62; sundries, $660.84; medical examiners' fees, $508; postage, telegrams, telephones and express, $1,388.08; printing and stationery, $3,201.62; rents, $3,352.55; underwriters' boards, associations, etc., $237.16; sub branches expenses, $6,113.78	16,390 58
Total expenditure in Canada	$ 135,510 25

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.						
	Accident.			Employers' Liability.			Sickness.
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	Premiums.
		$	$ cts.		$	$ cts.	$ cts.
Gross in force at end of 1914	4,308	10,661,800	71,555 00	337	3,370,000	40,686 07	17,888 73
Taken in 1915—New	1,172	2,945,650	15,541 52	151	1,510,000	13,625 91	3,885 38
Renewed	3,215	7,170,950	45,281 38	100	1,000,000	32,965 29	11,320 35
Totals	8,695	20,778,400	132,377 90	588	5,880,000	87,277 27	33,094 46
Less ceased	5,094	12,353,237	77,762 02	335	3,350,000	54,998 39	19,440 51
Gross in force at end of 1915	3,601	8,425,163	54,615 88	253	2,530,000	32,278 88	13,653 95
Less reinsured		40,000	184 00				46 00
Net in force at end of 1915	3,601	8,385,163	54,431 88	253	2,530,000	32,278 88	13,607 95

Railway Passengers—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	Class of Business.						
	Guarantee.			Plate Glass.		Automobile	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1914	423	5,376,416	18,888 19	151	8,647 31	137	8,013 16
Taken in 1915—New	103	699,060	3,537 42	594	13,040 43	251	10,496 57
Renewed	220	1,725,250	7,081 84	76	3,294 98	40	2,368 11
Totals	746	7,800,726	29,507 75	821	24,982 72	428	20,877 84
Less ceased	458	5,352,716	18,074 16	129	5,475 67	225	10,688 30
Gross and net in force at end of 1915	288	2,448,010	11,433 59	692	19,507 05	203	10,189 54

Summary of net in force at end of 1915: No., 5,037; Premiums, $141,448.89.

(*For General Business Statement, see Appendix.*)

THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. A. HARRINGTON.

Secretary—F. C. HARRINGTON.

Principal Office—Worcester, Mass.

Chief Agent in Canada—JAS. E. SCOTT.

Head Office in Canada—Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.).

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.	
City of Halifax, 1945, 4 p. c.	$ 10,000 00	$ 8,100 00	
City of Toronto, 1922, 4 p. c.	18,000 00	16,740 00	
Total on deposit with Receiver General	$28,000 00	$ 24,840 00	
Carried out at market value			$ 24,840 00

Other Assets in Canada.

Cash in Molsons Bank, Toronto	3,571 73
Interest accrued	560 00
Total assets in Canada	$ 28,971 73

LIABILITIES IN CANADA.

Net amount of unsettled claims, viz:—		
Accident, unadjusted	$ 802 98	
Sickness, unadjusted	1,889 66	
Sickness, resisted, not in suit	500 00	
Total net amount of unsettled claims		$ 3,192 64
Reserve of unearned premiums: accident and sickness, $1,727.88; carried out at 80 per cent.		1,382 30
Taxes due and accrued		209 21
Salaries, rent, advertising, agency and other expenses due and accrued		328 55
Premiums paid in advance, $353.50; investigating and adjusting unpaid claims (estimated) $44 94		398 44
Total liabilities in Canada		$ 5,511 14

The Ridgely Protective—*Continued.*

INCOME IN CANADA.

Accident and Sickness Risks:—		
Gross cash received for premiums	$ 10,491 00	
Deduct return premiums	30 73	
Total net cash received for premiums		$ 10,460 27
Interest		1,189 36
Policy fees		5,862 50
Collectors over remittances		11 60
Total income in Canada		$ 17,523 73

EXPENDITURE IN CANADA.

Accident and Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 1,088 37	
Net amount paid for claims occurring during the year	5,592 25	
Total net amount paid for claims		$ 6,680 62
Commission or brokerage		6,091 10
Salaries of head office officials, $579.38; do., of agents, $1,540.48; travelling expenses, agents, $860.10		2,979 96
Taxes		71 79
Miscellaneous expenditure, viz: advertising, $264.50; furniture and fixtures, $717.45; postage, telegrams, telephones and express, $387.79; printing and stationery, $50.91; rents, $500; Insurance Department, $675.05; miscellaneous, $42.01; exchange, $23.52		2,661 23
Total expenditure in Canada		$ 18,484 70

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.	Premiums.
Gross policies in force at date of last statement	$ 2,490 50
Taken during the year, new and renewed	10,491 00
Total	$ 12,981 50
Deduct terminated	6,962 00
Gross and net in force at December 31, 1915	$ 6,019 50

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of bonds	$ 469,568 00
Cash on hand, in trust companies and in banks	32,987 23
Total ledger assets	$ 502,555 23

NON-LEDGER ASSETS.

Interest accrued	7,904 47
Gross assets	$ 510,459 70
Deduct assets not admitted	35,619 39
Total admitted assets	$ 474,840 31

LIABILITIES.

Total net amount of unpaid claims	$ 63,001 05
Expenses of investigation and adjustment of claims (estimated)	981 19
Total unearned premiums	35,696 84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,966 25
Federal, State and other taxes (estimated)	8,207 47
Total liabilities, except paid up capital	$ 109,852 80
Capital stock paid up	100,000 00
Surplus over capital and other liabilities	264,987 51
Total liabilities	$ 474,840 31

The Ridgely Protective—*Concluded.*

INCOME.

Net cash received for premiums	$ 410,373 52
Policy fees required or represented by applications	60,637 00
Received for interest and dividends	22,560 49
Gross profit on sale or maturity of bonds	62 50
All other income	4 51
Total income	$ 493,638 02

DISBURSEMENTS.

Net amount paid for claims	$ 251,481 08
Investigation and adjustment of claims	6,833 23
Policy fees retained by agents	59,438 65
Commissions or brokerage	20,213 52
Dividends and interest to stockholders	10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	72,276 15
Salaries, travelling and all other expenses of agents not on commission account	14,673 18
Rents	3,867 37
State taxes on premiums, Insurance Department licenses and fees	9,779 76
All other licenses, fees and taxes	4,210 39
Agents' balances charged off	99 49
Gross decrease, by adjustment, in book value of bonds	237 50
All other disbursements	25,492 95
Total disbursements	$ 478,603 27

EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year	$ 410,870 00
Premiums on risks expired and terminated	393,933 00
Premiums on policies in force at end of the year	129,331 75

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—L. F. BUTLER.

Secretary—J. H. COBURN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—F. F. PARKINS.

Head Office in Canada—Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Cities—			
London, 1933, 4 p.c.	$ 17,000 00	$ 14,450 00	
Toronto, 1948, 4 p.c.	109,500 00	88,695 00	
Victoria, 1923, 4 p.c.	25,000 00	22,500 00	
Total on deposit with Receiver General	$ 151,500 00	$ 125,645 00	
Carried out at market value			$ 125,645 00

Other Assets in Canada.

Interest accrued		2,651 09
Agents' balances and premiums uncollected, viz.:—		
Accident	$ 313 25	
Sickness	5,490 27	
Automobile	3,940 37	
Steam boiler and Flywheel	9,136 49	
Burglary	1,268 63	
Plate glass	8 30	
Total $20,157.31; less commission, $4,739.52		15,417 79
Total assets in Canada		$ 143,713 88

LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Accident, unadjusted	$ 31 50	
Sickness, adjusted and unpaid	137 15	
Sickness, unadjusted	2,802 19	
Automobile, unadjusted	24,437 30	
Total net amount of unsettled claims		$ 27,408 14
Reserve of unearned premiums:—		
Accident	$ 1,003 54	
Burglary	1,542 82	
Plate glass	159 41	
Sickness	21,519 33	
Automobile	12,490 57	
Steam boiler	24,999 62	
Total net reserve, $61,715.29; carried out at 80 per cent		49,372 23
Taxes due and accrued		534 17
Total liabilities in Canada		$ 77,314 54

THE TRAVELERS INDEMNITY—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.	Sickness.	Automobile	Steam Boiler and Flywheel.	Burglary.	Plate Glass.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	2,456 09	50,553 96	30,836 33	14,316 62	962 56	257 21
Less return premiums	157 56	1,705 30	2,391 03	852 11		
Net cash received	2,298 53	48,848 66	28,445 30	13,464 51	962 56	257 21

Net cash received for premiums for all classes of business	$ 94,276 77
Cash received for interest on investments	6,060 00
Total income in Canada	$ 100,336 77

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Accident.	Sickness.	Automobile
	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years		6,210 08	3,557 89
Paid for claims occurring during the year	388 57	21,396 67	6,284 08
Total net payment for claims	388 57	27,606 75	9,841 97

Total net payments for claims for all classes of business	$ 37,837 29
Commission and brokerage	22,102 56
Taxes	2,825 40
Salaries and travelling expenses: Salaries of head office officials and general and special agents, $8,892.92; travelling expenses, officials, $1,673.20	10,566 12
Miscellaneous expenditure, viz.: Legal expenses, $919.10; medical examiners' fees, $365; postage, telegrams, telephones and express, $428.91; printing and stationery, $26.52; rents, $236.84; exchange, $12.12; adjusting, $70.44	2,058 93
Total expenditure in Canada	$ 75,390 30

The Travelers Indemnity—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.							
	Accident.			Sickness.		Automobile.		
	No.	Amount	Premiums	No.	Premiums	No.	Amount	Premiums
		$	$ cts.		$ cts.		$	$ cts.
Gross in force at end of 1914				3,026	47,000 64	740	7,400,000	28,080 41
Taken in 1915, new and renewed.	218	1,096,100	2,611 78	4,747	54,338 93	883	8,830,000	32,385 67
Totals				7,773	101,339 57	1,623	16,230,000	60,466 08
Less ceased	137	476,000	604 70	4,174	58,300 91	989	9,890,000	35,484 94
Gross and net in force at end of 1915	81	620,100	2,007 08	3,599	43,038 66	634	6,340,000	24,981 14

Risks.	Class of Business.							
	Steam Boiler.			Burglary.		Plate Glass.		
	No.	Amount	Premiums	No.	Premiums	No.	Amount	Premiums
		$	$ cts.		$ cts.		$	$ cts.
Gross in force at end of 1914	378	5,258,000	28,431 51					
Taken in 1915, new and renewed.	108	2,161,500	22,601 00	44	2,231 19	4		265 51
Totals	486	7,419,500	51,032 51					
Less ceased	40	576,000	7,397 10					
Gross and net in force at end of 1915	446	6,843,500	43,635 41	44	2,231 19	4		265 51

Summary of net in force at end of 1915: No., 4,808; Premiums, $116,158.99.

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 465,053 00
Loans secured by pledge of bonds, stocks and other collateral	27,850 00
Book value of bonds and stocks	2,217,781 62
Cash on hand, in trust companies and in banks	60,375 20
Premiums in course of collection	193,354 14
Total ledger assets	$ 2,964,413 96

The Travelers Indemnity—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 38,668 67
Gross assets	$ 3,003,082 63
Deduct assets not admitted	157,513 65
Total admitted assets	$ 2,845,568 98

LIABILITIES.

Unpaid claims	$ 333,308 42
Expenses of investigation and adjustment of unpaid claims (estimated)	25,376 65
Unearned premiums	828,809 04
Commissions, brokerage and other charges due or to become due to agents or brokers	39,292 09
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	3,321 04
Federal, State and other taxes due or accrued (estimated)	37,926 55
Reserve, Accident contingent fund	1,587 93
Total liabilities, except capital stock	$ 1,269,621 72
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	575,947 26
Total liabilities	$ 2,845,568 98

INCOME.

Total net cash received for premiums	$ 1,258,808 94
Inspections	769 38
Interest and dividends	115,175 20
Gross increase by adjustment in book value of bonds	2,598 00
Gross profit on sale or maturity of bonds	1,250 00
Total income	$ 1,378,601 52

DISBURSEMENTS.

Net amount paid for claims	$ 404,093 80
Investigation and adjustment of claims	56,150 33
Paid stockholders for interest and dividends	80,000 00
Commissions or brokerage	250,434 07
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	47,648 41
Salaries, travelling and all other expenses of agents not paid by commission	67,582 60
Inspections	100,887 65
Rents	14,306 95
State taxes on premiums, Insurance Department licenses and fees	23,232 77
All other licenses, fees and taxes	27,675 10
Agents' balances charged off	78 74
Gross decrease, by adjustment, in book value of bonds	1,767 70
All other disbursements	25,315 10
Total disbursements	$ 1,099,173 22

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1915.
Accident	$ 63,077 71	$ 53,632 85	$ 54,041 02
Health	71,951 63	74,667 02	50,164 97
Liability	119,936 92	127,597 11	78,782 63
Plate glass	26,073 53	5,857 23	20,216 30
Flywheel	15,633 10	7,761 20	25,625 50
Auto and teams property damage	947,793 42	833,358 80	663,899 53
Steam boiler	319,996 21	188,751 86	583,054 76
Burglary and Theft	84,420 95	12,715 26	67,231 60

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

ASSETS IN CANADA.

(For Invested Assets, see Life Statement.)

Agents' balances and premiums uncollected:—		
Accident	$ 16,452 02	
Employers' liability	14,139 67	
Total	$ 30,591 69	
Less commissions	6,877 59	
Net amount of agents' balances and premiums uncollected		$ 23,714 10

LIABILITIES IN CANADA.

Unsettled claims—		
Accident, adjusted but unpaid	$ 129 50	
Accident, unadjusted	11,718 34	
Employers' liability, unadjusted	50,518 96	
Total net amount of unsettled claims		$ 62,366 80
Reserve of unearned premiums, viz.:—		
Accident	$ 80,642 29	
Employers' liability	38,367 02	
Ten premium accident	18,722 00	
Total, $137,731.31; carried out at 80 per cent		110,185 05
Due and accrued for salaries, rent, advertising, agency and other expenses		2,745 36
Due and accrued for taxes		1,720 22
Total liabilities in Canada		$ 177,017 43

INCOME IN CANADA.

Premiums.	Class of Business.		
	Accident.	Employers' Liability.	
	$ cts.	$ cts.	
Gross cash received	191,400 82	156,110 07	
Less return premiums	4,689 13	23,673 92	
Net cash received	186,711 69	132,436 15	
Net cash received for premiums for all classes of business			$ 319,147 84
Total income in Canada			$ 319,147 84

THE TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Accident.	Employers' Liability.
	$ cts.	$ cts.
Net payment for claims occurring in previous years	10,976 70	38,328 93
Paid for claims occurring during the year	132,901 57	30,791 91
Total net payment for claims	143,878 27	69,120 84

Total net payments for claims for all classes of business	$ 212,999 11
Commission and brokerage	76,161 77
Taxes	8,249 30
Salaries and travelling expenses: Salaries of head office officials and general and special agents, $37,505.82; travelling expenses, officials, $6,463.69	43,969 51
Miscellaneous expenditure, viz.: Legal expenses, $3,973.91; medical examiners' fees, $3,385.30; postage, telegrams, telephones and express, $1,284.62; printing and stationery, $3,084.31; rents, $8,937.73; exchange, $360 62; adjusting, $1,062.77	22,089 26
Total expenditure in Canada	$ 363,468 95

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1914	10,566	45,708,761	184,834 60	1,054	10,900,000	132,927 65
Taken in 1915, new and renewed	12,408	55,297,114	203,163 71	736	7,360,000	146,575 82
Totals	22,974	101,005,875	387,998 31	1,790	18,260,000	279,503 47
Less ceased	14,067	60,102,359	226,713 73	1,213	12,130,000	200,262 13
Gross and net in force at end of 1915	8,907	40,903,516	161,284 58	577	6,130,000	79,241 34

Summary of net in force at end of 1915: No., 9,484; Amount, $47,033,516; Premiums, $240,525.92.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

INCOME.

Total premium income	$15,250,366 16
Inspections	25 00
Cash received for interest and dividends	762,231 33
Agents' balances previously charged off	3,765 60
Gross profit on sale or maturity of bonds and stocks	46,654 79
Gross increase, by adjustment, in book value of bonds	47,874 00
Income tax, withheld at source	2,057 39
Total income	$16,112,974 27

The Travelers—*Continued.*

DISBURSEMENTS.

Net amount paid for claims	$ 7,245,679 81
Matured endowments and surrender values under ten premium accident policies	25,903 08
Investigation and adjustment of claims	1,129,484 76
Paid stockholders for interest and dividends	520,000 00
Commissions or brokerage	3,044,578 00
Salaries, travelling and all other expenses of agents not paid by commissions	849,239 17
Salaries, travelling and other expenses of pay roll auditors	213,238 12
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	621,519 83
Medical examiners' fees and salaries	34,018 26
Inspections	455,144 04
Taxes on real estate	36 06
Travelling expenses, home office	27,784 91
State taxes on premiums, Insurance Department licenses and fees	233,092 71
All other licenses, fees and taxes	200,893 12
Rents	194,519 87
Agents' balances charged off	6,583 37
Gross loss on sale or maturity of bonds	526 00
Gross decrease, by adjustment, in book value of bonds	44,510 25
All other disbursements	405,130 84
Total disbursements	$15,251,882 20

LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals	$ 282,110 00
Book value of bonds and stocks owned	16,175,691 75
Cash on hand, in trust companies and in banks	2,348,111 20
Premiums in course of collection	2,808,671 49
Bills receivable	37,291 84
Agents' ledger balances	76,727 55
Deposit with New York State Workmen's Compensation Commission	848 50
Total ledger assets	$21,729,452 33

NON-LEDGER ASSETS.

Interest due and accrued	192,373 74
Market value of stocks over book value	642,756 75
Total	$22,564,582 82
Deduct assets not admitted	731,490 48
Total admitted assets	$21,833,092 34

LIABILITIES.

Total unpaid claims	$ 5,520,906 40
Estimated expenses of investigations and adjustment of unpaid claims	34,416 82
Total unearned premiums	6,104,862 29
Commissions, brokerage and other charges due or to become due to agents or brokers	447,590 22
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc	135,460 64
Federal, State and other taxes due or accrued (estimated)	377,473 35
Special reserves	1,461,611 17
Income tax witheld at source	2,057 39
Total liabilities (excluding capital stock)	$14,084,378 28
Joint stock capital paid up in cash	5,000,000 00
Surplus over liabilities	2,748,714 06
Total liabilities	$21,833,092 34

EXHIBIT OF PREMIUMS.

Accident.

Premiums on policies written or renewed during the year	$ 5,263,831 20
Premiums on policies terminated	5,129,258 21
Net premiums in force at December 31, 1915	3,842,853 54

THE TRAVELERS—*Concluded.*

EXHIBIT OF PREMIUMS—*Concluded.*

Employers' Liability.

Premiums on policies written or renewed during the year	$ 5,808,654 47
Premiums on policies terminated	5,733,926 38
Net premiums in force at December 31, 1915	3,814,469 11

Health.

Premiums on policies written or renewed during the year	$ 956,529 01
Premiums on policies terminated	872,494 19
Net premiums in force at December 31, 1915	656,549 13

Workmen's Compensation.

Premiums on policies written or renewed during the year	$ 6,511,778 18
Premiums on policies terminated	6,933,419 45
Net premiums in force at December 31, 1915	3,534,350 61

Workmen's Collective.

Premiums on policies written or renewed during the year	$ 9,206 89
Premiums on policies terminated	12,256 14
Net premiums in force at December 31, 1915	2,256 75

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Supreme Counsellor—F. S. GANIARD.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. COX.

Head Office in Canada—Winnipeg, Man.

(Incorporated September 25, 1890. Dominion license issued July 24, 1914.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
City of Calgary, 1933, 5 p.c.	$ 27,000 00	$ 24,840 00	
Carried out at market value			$ 24,840 00
Other Assets in Canada.			
Interest accrued			600 00
Agents' balances and premiums uncollected			348 00
Bills receivable			36 50
Total assets in Canada			$ 25,824 50

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 2,425 00	
Net amount of claims, unadjusted	800 00	
Total net amount of unsettled claims		$ 3,225 00
Total liabilities in Canada		$ 3,225 00

INCOME IN CANADA.

Net cash received for premiums	$ 16,225 85
Interest on investments	1,350 00
Application fees	655 00
Per capita tax	772 00
Total income in Canada	$ 19,002 85

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,300 00	
Net amount paid for claims occurring during the year	21,282 85	
Total net amount paid for accident claims		$ 22,582 85
Travelling expenses, $196.31; filing fee, license, etc., $355.58		551 89
Total expenditure in Canada		$ 23,134 74

THE ORDER OF UNITED COMMERCIAL TRAVELERS—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,917	$ 9,585,000	$ 19,170 00
Taken during the year, new	131	655,000	1,310 00
Taken during the year, renewed	77	385,000	770 00
Transfers accepted	23	115,000	230 00
Total	2,148	$ 10,740,000	$ 21,480 00
Deduct terminated	518	2,590,000	5,180 00
Gross and net in force at December 31, 1915	1,630	$ 8,150,000	$ 16,300 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

INCOME.

Total premium income	$ 781,807 33
Interest and dividends	19,633 93
Rents	5,384 65
Suspense account	759 83
Official publication	18,825 99
Donations	15,223 82
Gross profit on sale or maturity of bonds	755 60
All other income	4,532 34
Total income	$ 846,923 49

DISBURSEMENTS.

Total paid for claims	$ 685,366 14
Salaries of officers and trustees	9,015 00
Salaries of office employees	30,196 88
Salaries and fees paid to supreme medical examiners	8,000 00
Salaries and fees paid to subordinate medical examiners	2,706 00
Travelling and other expenses of officers, trustees and committees	2,510 33
Insurance Department fees	1,604 67
Rent	5,000 00
Taxes, repairs and expenses on real estate	2,784 08
Gross loss on sale or maturity of bonds	1,294 20
Gross decrease, by adjustment, in book value of bonds	2,215 20
All other disbursements	97,085 42
Total disbursements	$ 847,777 92

ASSETS.

LEDGER ASSETS.

Book value of real estate	$ 39,166 00
Book value of bonds	305,500 00
Cash in trust companies and banks	127,998 34
Total ledger assets	$ 472,664 34

NON-LEDGER ASSETS.

Interest accrued	3,936 32
Market value of real estate and bonds over book value	18,494 00
Assessments actually collected by and still in hands of sub. lodges	146,315 40
All other non-ledger assets	63,203 42
Gross assets	$ 704,613 48
Deduct assets not admitted	85,008 42
Total admitted assets	$ 619,605 06

LIABILITIES.

Total unpaid claims	$ 277,054 41
Salaries, rents, commissions, etc., due or accrued	816 63
Taxes due or accrued	220 89
Total liabilities	$ 278,091 93

RISKS.

Benefit Certificates written, revived or received during the year	$ 44,285,000
Benefit Certificates terminated during the year	43,795,000
Benefit Certificates in force at end of the year	365,310,000

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—J. R. BLAND.

Treasurer—W. G. HYNSON.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—S. W. BAND.

Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,500,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 268,200 00

Other Assets in Canada.

Market value of bonds and debentures on deposit with Provincial Govts. (*For details, see Schedule B.*)		22,800 00
Market value of stock owned (*For details, see Schedule C.*)		2,000 00
Cash at head office in Canada		114 20
Cash in banks, viz.:—		
Home Bank	$ 10,786 95	
Union Bank	10,324 65	
Bank of Nova Scotia	1,250 78	
Total cash in banks, $22,362.38 (less $198.71 overdraft Dominion Bank)		22,163 67
Interest due, $2,900, accrued, $1,422.92		4,322 92
Agents' balances and premiums uncollected, viz.:—		
Guarantee ($10,314.26 on business prior to Oct. 1, 1915)	$ 13,602 83	
Accident ($1,893.13 on business prior to Oct. 1, 1915)	2,140 40	
Plate glass ($1,022.42 on business prior to Oct. 1, 1915)	1,025 57	
Sickness ($1,023.55 on business prior to Oct. 1, 1915)	1,100 93	
Burglary (on business prior to Oct. 1, 1915)	1,059 92	
Employers' liability ($3,856.94 on business prior to Oct. 1, 1915)	5,753 30	
Total $24,684.95 (less $6,171.23 commission)		18,513 72
Office furniture		1,000 00
Total assets in Canada		$ 339,114 51

LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted	$ 25 00	
Net amount of guarantee claims, unadjusted	36,663 00	
Net amount of employers' liability claims, unadjusted ($4,000 accrued in previous years)	8,410 00	
Net amount of employers' liability claims, resisted in suit (accrued in previous years)	1,500 00	
Net amount of accident claims, unadjusted	8,875 00	
Net amount of plate glass claims, unadjusted	280 00	
Net amount of sickness claims, unadjusted	990 00	
Net amount of automobile claims, unadjusted	2,245 00	
Total net amount of unsettled claims		$ 58,988 00

The United States Fidelity and Guaranty—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz.:—		
Guarantee	$ 87,231 81	
Accident	7,063 04	
Plate glass	2,558 39	
Sickness	4,039 66	
Burglary	5,036 50	
Employers' liability	35,533 93	
Total, $141,403.33; carried out at 80 per cent		$ 113,122 66
Taxes due and accrued		1,500 00
Total liabilities in Canada		$ 173,610 66

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident.	Employers' Liability.	Sickness.	Burglary	Guarantee	Plate Glass.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	18,649 95	69,275 24	8,964 00	11,781 15	205,574 28	6,391 33	10,838 00
Less reinsurance	52 53	9 45	17 50	1,711 13	960 46		
Less return premiums	4,886 05	17,279 65	2,531 76	1,086 35	21,048 93	1,038 64	
Total deduction	4,938 58	17,289 10	2,549 26	2,797 48	22,009 39		
Net cash received	13,711 37	51,986 14	6,414 74	8,983 67	183,564 89	5,352 69	10,838 00

Net cash received for premiums for all classes of business	$ 280,851 50
Cash received for interest on investments	13,475 00
Total income in Canada	$ 294,326 50

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Accident.	Employers' Liability.	Sickness.	Burglary	Guarantee	Plate Glass.	Automobile
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payments for claims occurring in previous years	320 57	15,009 95	165 56		31,603 29	72 89	
Paid for claims occurring during the year	3,263 10	14,467 00	2,643 87	961 30	51,434 26	1,197 91	1,512 58
Less salvages					29,168 16		
Net payment for said claims					22,266 10		
Total net payment for claims	3,583 67	29,476 95	2,809 43	961 30	53,869 39	1,270 80	1,512 58

The United States Fidelity and Guaranty—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 93,484 12
Commission and brokerage	62,801 71
Taxes	6,988 93
Salaries and travelling expenses: Salaries of head office, $36,865.85; general and special agents, $5,100; travelling expenses of officials, $4,916 02	46,881 87
Miscellaneous expenditure, viz.: Advertising, $162.36; furniture and fixtures, $319 78; legal, postage, telegrams, telephones and express, $4,516.66; printing and stationery, $882.75; rents, $3,542.85; underwriters' boards, associations, etc., $400; duty, $699.17; sundries, $1,916.68	12,440 05
Total expenditure in Canada	$ 222,596 68

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	Class of Business.				
	Accident.		Employers' Liability.		Sickness.
	Amount.	Premiums.	Amount.	*Premiums.	Premiums.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross in force at end of 1914	5,184,000	15,858 53	8,283,125	90,471 10	8,482 00
Taken in 1915—New	1,684,500	5,268 44	206,124	73,849 99	2,992 92
Renewed	4,056,000	12,909 18			5,672 28
Totals	10,924,500	34,036 15	8,489,249	164,321 09	17,147 20
Less ceased	6,095,000	19,977 53	7,863,750	93,243 77	9,050 38
Gross in force at end of 1915	4,829,500	14,058 62	625,499	71,077 32	8,096 82
Less reinsured	22,000	52 53	1,000	9 45	17 50
Net in force at end of 1915	4,807,500	14,006 09	624,499	71,067 87	8,079 32

Risks.	Class of Business.				
	Burglary.		Guarantee.		Plate Glass.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1914	895,525	8,396 63	41,407,394	240,168 20	7,948 57
Taken in 1915—					
New	960,750	8,060 44	14,668,351	76,835 03	4,763 44
Renewed	936,075	3,986 80	28,418,488	125,363 27	913 40
Totals	2,792,350	20,443 87	84,494,233	442,366 50	13,625 41
Less ceased	1,281,902	8,659 74	54,613,666	266,942 42	8,508 64
Gross in force at end of 1915	1,510,448	11,784 13	29,880,567	175,424 08	5,116 77
Less reinsured	176,213	1,711 13	221,226	960 46	
Net in force at end of 1915	1,334,235	10,073 00	29,659,341	174,463 62	5,116 77

*The premiums for this class of business include those for Automobile. The amount of Automobile risks taken during the year was $532,500 of which $348,750 was in force at the end of the year.

Summary of net in force at end of 1915: Premiums, $282,806 67.

The United States Fidelity and Guaranty—*Continued*

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province—		
Province of Ontario, 1939, 4 p.c.	$ 50,000 00	$ 43,000 00
Cities—		
Brandon, 1944, 5 p.c.	25,000 00	22,500 00
Hamilton, 1933, 4½ p.c.	50,000 00	45,500 00
Montreal, 1939, 3½ p.c.	30,000 00	23,100 00
Ottawa, 1928, 3½ p.c.	40,000 00	33,600 00
Quebec, 1932, 3½ p.c.	25,000 00	20,000 00
Toronto, 1916, 3½ p.c.	10,000 00	9,900 00
Toronto (Street Railway), 1918, 4 p.c.	40,000 00	38,800 00
Vancouver, 1928, 4½ p.c.	5,000 00	4,450 00
Railway—		
C.N.R. Winnipeg Terminal, (g'teed by Prov. of Manitoba), 1939, 4 p.c.	5,000 00	4,100 00
Misscellaneous—		
University of Alberta, 1st Mtge. (g'teed by Prov. of Alberta), 1924, 4½ p.c.	25,000 00	23,250 00
Total on deposit with Receiver General	$ 305,000 00	$ 268,200 00

Schedule B.

Special deposit with Quebec Government, viz.:—		
Province of Quebec, inscribed stock, 1937, 3 p.c.	20,000 00	14,600 00
Special deposit with New Brunswick Government, viz.:—		
Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Total par and market values	$ 335,000 00	$ 291,000 00

Schedule C.

Stock owned by the company in Canada, viz.:—

	Par value.	Market value.
25 shares Sterling Bank of Canada	$ 2,500 00	$ 2,000 00
	$ 2,500 00	$ 2,000 00

General Business Statement for the Year ending December 31, 1915.

Income.

Total net cash received for premiums	$ 8,154,487 15
Inspections	1,411 26
Interest and dividends	252,096 83
Rents	79,769 15
Munich reinsurance reserve account	2,331 00
Agents' balances previously charged off	113 85
Gross profit on sale or maturity of bonds and stocks	7,392 62
All other income	7,983 14
Total income	$ 8,505,585 00

The United States Fidelity and Guaranty—*Continued.*

DISBURSEMENTS.

Net amount paid for claims	$ 3,044,209 42
Investigation and adjustment of claims	334,425 33
Commissions or brokerage (less amount received on return premiums and reinsurance)	1,571,595 12
Cash paid stockholders for interest or dividends	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	459,741 12
Salaries, travelling and all other expenses of agents not paid by commissions	800,732 55
Medical examiners' fees and salaries	1,262 60
Inspections (other than medical and claim)	41,183 40
Rents	129,421 26
Taxes on real estate	15,555 08
State taxes on premiums, Insurance Department licenses and fees	158,713 34
All other licenses, fees and taxes	84,202 31
Agents' balances charged off	6,378 79
Gross loss on sale or maturity of real estate and bonds	7,883 50
Gross decrease, by adjustment, in book value of stocks	345 00
All other disbursements	374,278 62
Total disbursements	$ 7,229,927 44

LEDGER ASSETS.

Book value of real estate	$ 724,137 32
Mortgage loans on real estate, first liens	22,750 00
Loans secured by pledge of bonds, stocks or other collaterals	29,399 00
Book value of bonds and stocks	6,467,504 76
Cash on hand, in trust companies and in banks	1,116,624 86
Gross premiums in course of collection	1,822,846 06
Due by U.S. Government under contract	6,276 99
Due for subscriptions, Department Guaranteed Attorneys	79,677 12
Accounts with suspended banks	24,038 10
Advance secured	80,761 75
Bills receivable	2,600 00
Deposit with N. Y. Workmen's Compensation Commission	2,500 00
All other ledger assets	62,560 73
Total ledger assets	$10,441,676 69

NON-LEDGER ASSETS.

Interest due and accrued	81,974 23
Rents due and accrued	206 67
Gross assets	$10,523,857 59
Deduct assets not admitted	816,838 08
Total admitted assets	$ 9,707,019 51

LIABILITIES.

Total net amount of unpaid claims	$ 2,178,268 02
Total unearned premiums	3,662,724 12
Expenses of investigation, and adjustment of unpaid claims (estimated)	6,300 00
Commissions, brokerage, etc.	305,635 09
Salaries, rents, etc., due and accrued	8,796 14
Federal, State and other taxes due or accrued (estimated)	143,426 23
Return premiums	5,789 61
Due on account of reinsurance	73,157 91
Reinsurance Companies' reserve account	39,264 72
Federal Income Tax deducted from salaries	494 72
Voluntary reserves for contingencies	100,000 00
Total liabilities, excluding capital stock	$ 6,523,856 56
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities	1,183,162 95
Total liabilities	$ 9,707,019 51

The United States Fidelity and Guaranty—*Concluded.*

EXHIBIT OF PREMIUMS.

——	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1915.
	$ cts.	$ cts.	$ cts.
Accident	203,737 88	183,492 30	170,748 89
Health	76,721 83	70,201 72	63,425 93
Liability	2,302,501 84	1,838,500 73	1,314,336 69
Fly Wheel		843 01	
Fidelity	1,671,564 50	1,596,708 75	1,331,124 49
Plate Glass	161,054 44	158,835 55	132,704 28
Auto and Teams property damage	309,407 62	255,519 57	214,631 82
Steam Boiler		11,396 41	
Burglary and Theft	393,317 47	396,788 79	414,291 36
Workmen's Collective	73,345 94	81,909 20	1,248 12
Surety	3,177,788 97	3,126,292 48	2,787,059 60
Workmen's Compensation	1,882,924 05	1,621,035 52	800,373 56

APPENDIX A.

(*Canadian Companies.*)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1915

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF BRITISH AND FOREIGN COMPANIES.

(Fire Companies and Companies other than Fire or Life.)

General Accident, Fire and Life Assurance Corporation, Ltd.—Peleg Howland, Toronto.

Glens Falls Insurance Company.—Geo. C. Chahoon, Grand Mère, Que.

Guardian Assurance Company, Limited.—K. W. Blackwell, Chairman; J. O. Gravel, T. Bienvenu.

The Liverpool and London and Globe Insurance Company, Limited —M Chevalier, T. J. Drummond, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

Lumber Insurance Company of New York.—Dwight J. Turner, Toronto.

North British and Mercantile Insurance Company.—Wm. McMaster, G. M. Moncel, E. L. Pease.

Northwestern National Insurance Company.—J. O. Armour, Frederick Layton, Chas. Ray, Hon. J. G. Jenkins, Washington Becker, Fred. Vogel, Jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Green, Grant Fitch, J. H. Tweedy, Jr., Robt. Camp, W. M. Patton, A. F. James, Wm. D. Reed.

The Norwich Union Fire Insurance Society, Limited.—Hon. J. J. Foy, K.C., G B. Patteson, Sir Wm. Mortimer Clark

The Ocean Accident and Guarantee Corporation, Limited.—E. B. Greenshields,

Phœnix Assurance Company, Limited.—C. W. Dean, Brig.-Gen'l. F. S. Meighen, J. M. McIntyre, Sir H. K. Egan.

The Royal Exchange Assurance.—H. V. Meredith, Chairman; J. S. Hough, K.C., Dr. E. P. Lachapelle.

The Travelers Insurance Company, Hartford, Conn.—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.

The Union Fire Assurance Company of Paris.—Sir H. Bate, G. Lemoine, Lansing Lewis.

The Yorkshire Insurance Company, Limited.—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

THE ACADIA FIRE INSURANCE CO.

List of Directors—(As at February 28, 1916).

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

List of Shareholders—(As at December 31, 1915).

Name.	Address.	Number of shares.	Amount subscribed and paid in cash.
			$
Eastern Trust Co., Trustees	Halifax, N.S.	9,553	382,120
C. C. Blackadar	"	50	2,000
A. E. Jones	"	50	2,000
Donald Keith	"	50	2,000
C. H. Mitchell	"	50	2,000
G. R. Hart	"	50	2,000
W. M. P. Webster	"	50	2,000
R. MacD. Paterson	Montreal, P.Q	50	2,000
Estate G. T. Kennedy	Wolfville, N.S.	25	1,000
Mrs. Maggie Nicholson	St. Peter's, C.B.	10	400
M. V. White (Mrs. W. B. Cowper)	Scotland, G.B.	50	2,000
Marion G. Douglas	Amherst, N.S	2	80
W. H. Cabot	Halifax, N.S.	10	400
		10,000	$400,000

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

List of Directors—(As at February 15, 1916).

A. C. Heighington, Vice-Pres.; J. W. Rutherford, G. A. Howell.

List of Shareholders—(As at December 31, 1915).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Anglin, S	Kingston, Ont	400	240
Arthur, J. Robins	Collingwood, Ont	800	480
Abbot, Edwin	Brockville, Ont	400	240
Ainley, Norman	Toronto, Ont	400	240
Anderson, Mrs. Mary Alberta	Orillia, Ont	200	120
Bowlby, G. Herbert, M.D	Berlin, Ont	2,000	1,200
Boeckh, Emil C	Toronto, Ont	400	240
Bruce, Edw. W	"	800	480
Burnley, S. M. & Bro	Brantford, Ont	400	240
Berry, Hartley	Tillsonburg, Ont	400	240
Bennett, Josiah	Toronto, Ont	800	480
Burgess, H. H	Owen Sound, Ont	400	240
Burnham, Geo	Peterboro, Ont	800	480
Bowie, R	Brockville, Ont	2,000	1,200
Burrows, F	Toronto, Ont	200	200
Brooks, estate of B. F., J. N. Hay, executor	Listowel, Ont	2,000	1,200
Burrill, Wm	Yarmouth, N.S	400	240
Burrill, Wm	"	400	240
Barber, Mrs. Clara L	Toronto, Ont	600	360
Barker, Hon. S. M. P. P. C	Hamilton, Ont	5,000	500
Cowan, John W., executors of, Chas. T. Stark, executor	Toronto, Ont	400	240
Coates, Daniel H	Brantford, Ont	200	120
Copland, W. A	Collingwood, Ont	1,600	960
Chant, Sperrin	St. Thomas	400	240
Carpenter, E. R., Louise M. Carpenter and E. Stewart, executors	Collingwood, Ont	400	240
Caldwell, Dr. Wm., The Toronto General Trusts Corp., executors	Toronto, Ont	2,000	1,200
Cousin, Miss Annie	Laycock School, Brantford	400	240
Collins, J. D	Peterboro, Ont	400	400
Collins, J. D	"	400	240
Clements, L., estate of, Trusts and Guarantee Co., executors	Toronto, Ont	400	240
Cook, Daniel	Georgetown, Ont	200	120
Cann, Augustus	Yarmouth, N.S	1,000	600
Cossitt, L. R	Echo Lodge, via Gananoque	480	288
Cossitt, Newton	Grimsby, Ont	480	288
Dupuis, Prof. N. F	Kingston, Ont	800	480
Dunlop, H. C	Goderich, Ont	2,000	2,000
Dalton, C. C	Toronto, Ont	800	480
Dusseau, L. V	"	400	240
DuVernet, E. E. A	"	5,000	3,080
Ego, Angus	Markdale, Ont	400	240
Fair, Robert	Peterboro, Ont	400	240
Fife, Mrs. E. J	Kenora, Ont	2,000	1,200
Frawley, M. J	Barrie, Ont	800	480
Fowler, Dr. Geo. S	Teeswater, Ont	400	240
Friel, Mrs. Hannah B	Chicago, U.S.A	400	240
Gowans, John, executors of, Toronto General Trusts Corporation	Toronto, Ont	2,000	1,200
Gage, W. J	"	2,000	1,200
Grobb, Franklin	Brantford, Ont	800	800

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Gillespio, A	Edmonton, Alta	400	240
Graham, Thomas	Fenelon Falls, Ont.	200	120
Govenlock, Wm.	Seaforth, Ont.	2,000	1,200
Gallagher, Mrs. Lolitia	Toronto, Ont.	200	120
Hallam, John, executors of	"	2,000	1,200
Hill, Wm. H	Peterboro, Ont.	1,000	600
Harley, A. E	Brantford, Ont.	400	240
Harley, W. R., estate of, Mr. Jas. Harley, executor	Canning P.O., Ont.	400	240
Harold, John	Paris, Ont.	1,200	720
Howie, Hugh	Brantford, Ont.	400	240
Hamilton, A., estate of, Toronto General Trusts, executors	Toronto, Ont.	1,200	720
Harold, Samuel	Brantford, Ont.	2,000	1,200
Hume, John	Port Hope, Ont.	400	240
Hefferman, Miss M. C.	London, Ont.	400	400
Heighington, A. C.	Toronto, Ont	1,440	864
Heighington, A. C.	"	3,560	356
Howell, G. A.	"	5,000	500
Jenkins, Mrs. F. E.	Madoc, Ont.	400	240
Johnson, J. A., estate of	Toronto, Ont.	400	240
Kilgour, Jos.	"	2,000	1,200
Kranz, Carl	Berlin, Ont.	400	240
Kerr, John R.	Brantford, Ont.	400	240
Kerr, R. J.	"	200	120
King, Mrs. Alberta	Aurora, Ont.	200	120
Long, Thomas	Toronto, Ont.	3,360	3,360
Lytel, H. J.	Lindsay, Ont.	800	480
Leitch, Archibald	St. Thomas, Ont.	2,000	1,200
Logie, G. R.	Toronto, Ont.	200	120
Long, J. J., jr., in trust	Collingwood, Ont.	720	720
Lytle, Mrs. H. E.	Toronto, Ont.	800	480
Long, C. T., estate of, Toronto General Trusts Corporation, executors	Toronto, Ont.	280	280
Long, T. P.	Collingwood, Ont.	360	360
Macintosh, John A.	Toronto, Ont.	2,000	1,200
McLaughlin, R. J.	Lindsay, Ont.	400	240
McLean, Thos., estate of, Trusts & Guarantee Co., executors	Toronto, Ont.	400	240
McCauley, R.	"	400	240
McFaul, Dr. A. M.	Collingwood, Ont.	400	240
McGee, Mrs. T. D'Arcy	Ottawa, Ont.	280	280
Mills, Prof. James	"	2,000	1,200
Moore, W. P.	Toronto, Ont.	400	240
Millman, Dr. Thomas	"	400	240
Michie, John F.	"	400	240
Magwood, J., executors of	Lindsay, Ont	400	240
Middleboro, W. S.	Owen Sound, Ont.	400	240
Morgan, J. D	Dundalk, Ont.	400	240
Marsh, Rev. C. H	Lindsay, Ont.	400	240
Mulloy, C. W.	Aurora, Ont.	1,200	720
Morrow, R. F.	Peterboro, Ont.	2,000	1,200
Murphy, J. E.	Toronto, Ont.	2,800	1,680
Murray, J. Lorell	Summitt, New Jersey	200	120
Neelands, Dr. Jacob	Lindsay, Ont.	1,600	960
Nichol, Wm.	Brantford, Ont.	400	240
Nordheimer, S. C., estate Toronto General Trusts Corp., executors	Toronto, Ont	400	240
Nurmberger, A	"	400	240
Philip, D. L., executors of	Brantford, Ont.	400	240
Pettibone, W. L.	Newark, N. J.	5,000	
Robertson, R. W.	Woodstock, Ont.	2,000	1,200
Ranton, W. George	Brantford, Ont.	400	240
Reynolds, R. W., executors of	Norwood, Ont.	400	240
Ruston, Thos.	Georgetown, Ont.	400	400

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Robson, Thos.	Fenelon Falls, Ont.	200	120
Rutherford, J. W	Toronto, Ont	1,040	624
"	"	3,960	2,376
Stevens, W. H	Lindsay, Ont	400	240
Somerville, W	Seaforth, Ont.	400	240
Smith, Dr. A. Dalton	Mitchell, Ont.	2,000	1,200
Stenabaugh, Herman	Brantford, Ont.	800	480
Shapley, W. H	Toronto, Ont.	1,600	960
"	"	400	400
Sabliere, C. H. R. De La	"	400	240
Sinclaire, Dr. D. J	Woodstock, Ont.	400	240
Schell, R. S., executors of	Brantford, Ont.	2,000	1,200
Stephens, R. L.	Markdale, Ont.	400	240
Sutherland, James	Newmarket, Ont.	400	400
Somerville, Mrs. Eva	Seaforth, Ont	200	120
Spotton, Judge	Harriston, Ont.	600	360
"	"	200	120
Turner, Dr. Henry A.	Millbrook, Ont.	400	240
Tom, J. Elgin	Goderich, Ont.	800	480
Terryberry, E. B.	Woodstock, Ont.	600	360
Tranmer, E. G.	Brantford, Ont.	400	240
Tobey, J. D	Owen Sound, Ont.	400	240
Twoomey, Jeremiah	Fenelon Falls, Ont.	200	120
Trethewey, Cathn	Toronto, Ont.	800	480
Toronto General Trusts	"	720	720
Verity, Mrs. Minnie	Brantford, Ont.	400	240
Verity, W. J	"	600	360
Verity, Percy E	"	800	480
Vrooman, J. P.	Napanee, Ont.	200	120
Waddell, R. R. M.	Peterboro, Ont.	1,400	840
Waddell, Mary	"	1,400	840
Wheeler, Mrs. Annie	St. Paul, Minn., U.S.A.	280	280
Wickett, S. R.	Toronto, Ont	200	120
Webster, Samuel	Norval, Ont.	400	240
Wood, W. T.	Millbrook, Ont.	400	240
Witts, A. J., K.C.	Brantford, Ont.	200	120
Wood, Isaac, estate of	Kingston, Ont.	400	240
Whitney, Chas.	Brantford, Ont	1,000	600
Webster, David	"	400	240
Williams, Wm	Collingwood, Ont.	400	240
Widdifield, W. C.	Newmarket, Ont.	400	240
Witts, Miss Laura K.	Brantford, Ont.	400	240
Ward, Henry A.	Port Hope, Ont.	200	120
Wilkins, F. W.	Norwood, Ont.	800	480
Watson, F. C	Sarnia, Ont	200	120
Totals		$ 136,960	$ 76,876

BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 7, 1916).

W. J. Christie, Pres.; G. W. Allan, K.C.; Vice-Pres.; A. Gouzée, J. H. Munson, K.C., F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, A. De Jardin.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
W. H. Cross	Winnipeg	50	5,000	2,250
John Galt	"	100	10,000	4,500
A. M. Nanton	"	100	10,000	4,500
J. H. Munson	"	75	7,500	3,375
D. H. Laird	"	25	2,500	1,125
W. J. Christie	"	100	10,000	4,500
F. Morton Morse	"	100	10,000	4,500
F. T. Griffin	"	50	5,000	2,250
G. W. Allan	"	130	13,000	5,850
R. T. Riley	"	100	10,000	4,500
Andre Gouzée	"	150	15,000	6,750
A. De Jardin	"	25	2,500	1,125
General Financial Corporation of Canada	"	2,000	200,000	90,000
Totals			$ 300,500	$ 135,225

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 17, 1916.)

George C. Robb, Pres.; Henry N. Roberts, Vice-Pres.; Lyman B. Brainerd, and Chas. S. Blake.

LIST OF SHAREHOLDERS—(As at Dec. 31st, 1915.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$
Charles S. Blake	Hartford, Conn	20	2,000
Lyman B. Brainerd	"	30	3,000
George C. Robb	Toronto, Ont	20	2,000
Henry N. Roberts	"	20	2,000
Hartford Steam Boiler Inspection and Insurance Company	Hartford, Conn	911	91,100
Totals		1,001	100,100

BRITISH AMERICA ASSURANCE COMPANY.

List of Directors—(As at Feb. 7, 1916.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; John Aird, Robt. Bickerdike, M.P., Alfred Cooper, H. C. Cox, D. B. Hanna, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, A. Myers, Lt.-Col. Frederic Nicholls, Col. Sir Henry Pellatt, E. R. Wood.

List of Shareholders—Common Stock— (As at Dec. 31, 1915).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Miss Florence	Toronto, Ont.	6	150 00	150 00
Agar, R. T.	Ingersoll, Ont.	10	250 00	250 00
Aird, John, in trust	Toronto, Ont.	200	5,000 00	5,000 00
Aitkin, Mrs. Janet	Toronto, Ont.	46	1,150 00	1,150 00
Allen, Mrs. Emma J.	Toronto, Ont.	38	950 00	950 00
Allen, J. K.	Newcastle, Ont	8	200 00	200 00
Ardagh, Miss Anna B.	"Ardraven," Barrie, Ont.	9	225 00	225 00
Ardagh, Henry H.	" "	9	225 00	225 00
Armour, E. Douglas, K.C.	Toronto, Ont.	20	500 00	500 00
Armour, Robert	Montreal, Que.	41	1,025 00	1,025 00
Atkinson, D. H.	Toronto, Ont.	5	125 00	125 00
Bailey, P. L.	Toronto, Ont.	20	500 00	500 00
Bailey, Mrs. P. L.	Mimico, Ont.	5	125 00	125 00
Baker, est. of John T.	New York, N. Y.	100	2,500 00	2,500 00
Ball, Mary Veronia	Woodstock, Ont.	2	50 00	50 00
Banks, Mrs. Emily	Care of W. H. Banks, Toronto, Ont.	20	500 00	500 00
Banks, W. H., in trust	Toronto, Ont.	1	25 00	
Barkworth, J. E.	Baltimore, Md.	20	500 00	500 00
Baxter, est. of James E.	Edmonton, Alta.	4	100 00	100 00
Behan, Mrs Julia	Orange, N. J.	13	325 00	325 00
Bell, A. J.	Halifax, N.S.	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont.	11	275 00	275 00
Bickerdike, Robert, M.P.	Montreal, Que.	119	2,975 00	2,975 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	27	675 00	675 00
Black, MacM.	Springfield, Ont.	5	125 00	125 00
Blossom, Geo. W.	Chicago, Ill.	100	2,500 00	2,500 00
Bond, exec. of estate of John M	Toronto, Ont.	26	650 00	650 00
Boswell, A. R., K.C., (in trust)	Toronto, Ont.	2	50 00	50 00
Bounsall, Miss Phebe S.	Hamilton, Ont.	4	100 00	100 00
Bower, Mrs. Sarah E.	Toronto, Ont.	20	500 00	500 00
Bowie, Dr. E. F.	Toronto, Ont.	2	50 00	50 00
Boyd, Mrs. Mary H.	Toronto, Ont.	8	200 00	200 00
Boyd, W. Y.	Gananoque, Ont.	5	125 00	63 06
Brock, W. R.	Toronto, Ont.	6	150 00	150 00
Browne, estate of Rev. Geo.	Toronto, Ont.	26	650 00	650 00
Brunell, Mrs. Kate W.	Toronto, Ont.	96	2,400 00	2,400 00
Bryan, A. W	Toronto, Ont.	20	500 00	150 00
Bryan, Geo. J.	"	5	125 00	125 00
Bryan, Geo. J. (in trust)	"	5	125 00	125 00
Bunnell, Arthur K.	Brantford, Ont.	5	125 00	125 00
Buntin, estate of Alex.	Montreal, Que.	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G.	"	284	7,100 00	7,100 00
Burton, Geo. F.	Toronto, Ont.	20	500 00	500 00
Cayley, Mrs. Agnes L.	Collingwood, Ont.	16	400 00	400 00
Cameron, Mrs. E. S.	Toronto, Ont.	50	1,250 00	1,250 00
Carey, J. P.	Unknown.	1	25 00	25 00
Carpenter, estate of E. R.	Collingwood, Ont.	13	325 00	325 00
Carpmael, Miss A. C.	Care of John Hoskin, K.C., LL.D., McCarthy, Osler, Hoskin & Harcourt, Toronto, Ont.	60	1,500 00	1,500 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cartwright, John R.	Toronto, Ont.	12	300 00	300 00
Cathcart, R.	Unknown.	1	25 00	25 00
Central Canada Loan & Sav. Co.	Toronto, Ont.	711	17,775 00	17,775 00
Chafee, Zechariah, jr.	Providence, R.I.	18	450 00	450 00
Chafee, Zechariah.	"	47	1,175 00	1,175 00
Champion, estate of Charles.	Brantford, Ont.	27	675 00	675 00
Champion, Iden W.	"	26	650 00	650 00
Clark, Janet.	Care of J. A. Patterson, Toronto, Ont.	2	50 00	50 00
Clark, Janet and Barbara Stewart.	"	1	25 00	25 00
Clark, James.	Bullocks Corners, Ont.	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C.	Toronto, Ont.	13	325 00	325 00
Clarkson, Edith Mary.	Toronto, Ont.	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Helliker, manager, (Royal Loan & Savings Co.).	Brantford, Ont.	100	2,500 00	2,500 00
Coutts, James.	Ufford, Muskoka	20	500 00	500 00
Cox, H. C.	Toronto, Ont.	200	5,000 00	5,000 00
Cuckesy, R.	Chatham, Ont.	4	100 00	66 73
Cunningham, Mrs. Margaret.	Guelph, Ont.	50	1,250 00	1,250 00
Curtis, Frank E.	Simcoe, Ont.	4	100 00	100 00
Davidson, Nancy W.	Toronto, Ont.	15	375 00	375 00
De Gex, L. M.	Canadian Bank of Commerce, Prince Rupert, B.C.	26	650 00	670 00
Denton, A. Muir.	Port Dalhousie, Ont.	31	775 00	775 00
Dickson, Robert.	St. Marys, Ont.	200	5,000 00	5,000 00
Duffett, Herbert.	Toronto, Ont.	157	3,925 00	3,925 00
Duffett, Walter.	Toronto, Ont.	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan	Toronto, Ont.	17	425 00	425 00
Dundas, Mrs. Amy C.	"	19	475 00	475 00
Dundas, Miss Amy D.	"	4	100 00	100 00
Dunham, Mrs. Alice.	Boston, Mass.	67	1,675 00	1,675 00
Dunlop, Belle	Woodstock, Ont.	2	50 00	50 00
Dunlop, H. C.	Goderich, Ont.	48	1,200 00	1,200 00
Dunlop, James.	Woodstock, Ont.	1	25 00	25 00
Dunlop, Stevenson.	"	1	25 00	25 00
Dunnett, Mrs. Jessie.	Toronto, Ont.	30	750 00	750 00
Dupuis, Mrs. Annie J.	Care of R. Crawford Kingston, Ont.	13	325 00	325 00
Elliott, Christopher.	Unknown.	16	400 00	400 00
Emery, Mrs. C. E. and H. M.	Port Burwell, Ont.	10	250 00	250 00
Enright, Mrs. Kate.	Collingwood, Ont.	16	400 00	400 00
Essery, W. H.	Toronto, Ont.	10	250 00	75 00
Farthings, J. Murray, trustee.	Aylmer, Ont.	10	250 00	250 00
Farwell, W. G. (in trust).	St. Frances Court, Riverside Drive and 135th St., New York, N.Y.	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	45	1,125 00	1,125 00
Ferrah, Miss Maggie.	Oakville, Ont.	1	25 00	25 00
Ferrah, Miss Mary.	"	2	50 00	50 00
Ferrier, Mrs. Annie.	Care of C. R. McKeown, Orangeville, Ont.	7	175 00	175 00
Fitton, H. W.	Canadian Bank of Commerce, Brantford, Ont.	10	250 00	250 00
Fitton, C. H., M. and H. W. (trustees)	"	10	250 00	250 00
Fletcher, Robert J.	Barrie, Ont.	10	250 00	250 00
Forster, Geo.	Toronto, Ont.	1	25 00	25 00
Freysing, Peter.	"	26	650 00	650 00
Fudger, W. E.	592 Indian Rd., Toronto, Ont.	22	550 00	550 00
Gamble, Geo.	Toronto, Ont.	21	525 00	525 00
Gamble, Mrs. Matilda.	"	24	600 00	600 00
Gardiner, Samuel.	Unknown.	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Gibson, Rev. John	"The Rectory", Thornhill, Ont	10	250 00	250 00
Gilmor, Miss Jessie	Mimico P.O., Ont	2	50 00	50 00
Gilmour, Thomas	Toronto, Ont	50	1,250 00	1,250 00
Godwin, est. of W. H	Kingston, Ont	5	125 00	125 00
Gorham, Mrs. Helen D	Milton, Ont	10	250 00	250 00
Hamilton, J. M. and J. H. Sharpe, executors	San Francisco, Cal.	72	1,800 00	1,800 00
Hamilton, Clark, and Wm. F. Nickle, trustees	Kingston, Ont	9	225 00	225 00
Hammond, L. D	Chicago, Ill	40	1,000 00	1,000 00
Haney, Mrs. Annie M	Strathroy, Ont	15	375 00	375 00
Hanlin, Mrs. Helen	Fergus, Ont	8	200 00	200 00
Hanna, D. B.	Toronto, Ont	6	150 00	150 00
Harris, Arthur B	Clarkson, Ont	13	325 00	325 00
Harris, Miss Lucy	Toronto, Ont	26	650 00	650 00
Haskill, Mrs. Sarah	St. Clair, Mich	13	325 00	325 00
Hay, A. W.	Quebec, Que	20	500 00	500 00
Henderson, John	(City Clerk) Ottawa, Ont	70	1,750 00	1,750 00
Heribel, Louis Emile	St. Hyacintbe, Que	3	75 00	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont	20	500 00	500 00
Hime, W. L. and M. W. (in trust)	Toronto, Ont	20	500 00	500 00
Hirschberg, Mrs. Mary	Merchants Exchange Bldg., St. Louis, Mo	50	1,250 00	1,250 00
Holcroft, H. S.	Orillia, Ont	10	250 00	250 00
Hooper, Edward M	St. Catharines, Ont	2	50 00	50 00
Hooper, Mrs. Isabella L.	Care of Dr. Hooper, St. Catharines, Ont	2	50 00	50 00
Hoskin, John, K.C., LL.D	Care McCarthy, Osler, Hoskin & Harcourt, Toronto	286	7,150 00	7,150 00
Howe, Etna D.	Toronto, Ont	54	1,350 00	1,350 00
Howson, est. of H. B.	"	10	250 00	250 00
Hutton, Mrs. E. A	Care H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.	20	500 00	500 00
Irving, Mrs. Louisa S.	Care L. H. Irving, Prov. Secy's Dept., Parliament Bldgs., Toronto, Ont	3	75 00	75 00
Irwin, J.	Strathroy, Ont	20	500 00	500 00
Jackes, Mrs. Kate, exec	Toronto, Ont	49	1,225 00	1,225 00
Jaffray, Robt., exec. of est. (in trust)	"	50	1,250 00	1,250 00
Jaffray, W. G. (in trust)	Care of Globe Printing Co., Toronto, Ont	50	1,250 00	1,250 00
Jaffray, W. G.	Care of Globe Printing Co., Toronto, Ont	50	1,250 00	1,250 00
Kehoe, Christopher J	Care of F. S. Hirschberg & Co., St. Louis, Mo.	50	1,250 00	1,250 00
Kenny, est. of James J	Toronto, Ont	79	1,975 00	1,975 00
Kent, Miss Myra	"	53	1,325 00	1,325 00
Kernahan, J. K	St. Catharines, Ont	10	250 00	250 00
Kimmerly, P. G	Toronto, Ont	20	500 00	500 00
Kirkpatrick, W.M. and A. T., execs.	Care of Wm. Kirkpatrick, C.P.R., Montreal, Que	25	625 00	625 00
Knowlton, F. J. G	St. John, N.B.	20	500 00	500 00
Laird, Alex	Toronto, Ont	6	150 00	150 00
Larkin, Ellen M., extx. and H. E. McSloy, exec. est. of P. Larkin	St. Catharines, Ont	200	5,000 00	5,000 00
Lavis, est. of Chas. S. Masson, exec	Belleville, Ont.	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D. (trustee)	Can. Bank of Commerce Bldg., Toronto, Ont.	66	1,650 00	1,650 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lash, Z. A., K.C., LL.D	Can. Bank of Commerce Bldg., Toronto, Ont.	6	150 00	150 00
Leach, James	Toronto, Ont	40	1,000 00	1,000 00
Leslie, William	Unknown.	2	50 00	50 00
Lester, Thomas W	Hamilton, Ont	22	550 00	550 00
Long, Thomas	Collingwood, Ont.	462	11,550 00	11,550 00
Long, Thomas (in trust)	"	254	6,350 00	6,350 00
Long, John J	Care of Thomas Long, Toronto, Ont	16	400 00	400 00
Long, Miss Marcella	Toronto, Ont	16	400 00	400 00
Long, Miss Mary	"	16	400 00	400 00
Long, Miss Margaret E.	"	16	400 00	400 00
Maddison, Mrs. Esther A	"	10	250 00	250 00
Mahony, T. H	Care of Mahony & Hay, Quebec, Que.	80	2,000 00	2,000 00
Marling, Thomas W. B.	Care of H. B. Gibsone & Wm. Marling, Montreal, Que.	1	25 00	25 00
Marsh, Mrs. Emily Carew	Lindsay, Ont	21	525 00	525 00
Maughan, est. of Nicholas	Care of John W. Maughan Toronto, Ont.	26	650 00	650 00
Meadows, Mrs. Emily M.	Mooretown, Ballycogley, Wexford, Ireland	24	600 00	600 00
Meikle, W. B	Toronto, Ont	56	1,400 00	1,400 00
Milner, Mrs. Margaret Flavell	"	12	300 00	300 00
Moran, W. J	Winnipeg, Man.	18	450 00	450 00
Morrison, Miss Ethel I	Montreal, Que	176	4,400 00	4,400 00
Morrow, Geo. A	Can. Loan & Savings Co., Toronto, Ont.	106	2,650 00	2,650 00
Mountain, Rev. J. J. S., exec. est. of	Cornwall, Ont.	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira	St. Catharines, Isle of Wight, England.	36	900 00	900 00
Moyna, Rev. Michael	McDonell Square, Toronto, Ont.	40	1,000 00	1,000 00
Munro, Alexander	Toronto, Ont	5	125 00	125 00
Munro, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus	"	532	13,300 00	13,300 00
Macaulay, Miss C. I.	Kingston, Ont	20	500 00	500 00
Macdonald, The Baroness	Care of A. V. Sinclair, Barrister, Ottawa, Ont	56	1,400 00	1,400 00
MacGillivray, Mrs. Clara D.	Kingston, Ont	20	500 00	500 00
MacKerchar, Donald	1st National Bk., Minneapolis, Minn	2	50 00	50 00
MacMahon, H. P.	Manager Royal Bank, Woodstock, Ont.	10	250 00	250 00
MacMahon, H. W	Toronto, Ont.	10	250 00	250 00
McCabe, S. L	Lotus, Ont.	20	500 00	500 00
McCallum, J. Finlay	Edmonton, Alta	5	125 00	125 00
McDonald, Mrs. Alice	Guelph, Ont.	7	175 00	175 00
McGee, Mrs. Annie	Toronto, Ont.	13	325 00	325 00
McIntosh, James Innes	Guelph, Ont.	8	200 00	200 00
McKay, Geo.	Unknown.	2	50 00	50 00
McKeown, Mrs. Christina Innes	Care of C. R. McKeown, Barrister, Orangeville, Ont.	7	175 00	175 00
McLaughlin, Dr. R. G.	Toronto, Ont	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
National Trust Co., Ltd.	"	668	16,700 00	16,700 00
Neihaus, Katherine P. and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	"	80	2,000 00	2,000 00
Nicholls, H. A	Richmond Hill, Ont.	4	100 00	100 00
Nichol, Miss Margaret P.	Care of Robert Dickson, St. Marys, Ont.	10	250 00	250 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Niven, John K. & Co	Toronto, Ont	10	250 00	250 00
Northcote, Henry	"	2	50 00	50 00
Northern Life Assurance Co	London, Ont	200	5,000 00	5,000 00
O'Flynn, Francis E	Belleville, Ont	16	400 00	400 00
O'Flynn, Fred. W	Toronto, Ont	10	250 00	250 00
O'Flynn, Harry H	Dominion Bank, Toronto, Ont	10	250 00	250 00
O'Flynn, Philo Walter	Madoc, Ont	17	425 00	425 00
O'Hara, James	Toronto, Ont	6	150 00	150 00
Osborne, James Kerr	Care of Massey-Harris Co., Toronto, Ont	690	17,250 00	17,250 00
Park, James	Toronto, Ont	2	50 00	50 00
Parker, Mrs. M. D	Winnipeg, Man	12	300 00	300 00
Paterson, Miss Helen M	Toronto, Ont	14	350 00	350 00
Paterson, John A	"	2	50 00	50 00
Paterson, Miss Mary Louise	Care of Rev. T.W. Paterson, Toronto, Ont.	48	1,200 00	1,200 00
Paterson, Rev. T. W	"	84	2,100 00	2,100 00
Patrick, Geo. S	Lindsay, Ont	12	300 00	300 00
Pearcy, G. S. (in trust)	Toronto, Ont	12	300 00	300 00
Pellatt, Col. Sir Henry, C.V.O	Traders Bank Bldg., Toronto, Ont	412	10,300 00	10,300 00
Perry, Walter D	Mitchell, Ont	280	7,000 00	7,000 00
Philps, E. L	Halifax, N.S	20	500 00	500 00
Pierce, Chauncey H	Northampton, Mass	55	1,375 00	1,375 00
Poole, James	Glencoe, Ont	4	100 00	100 00
Porter, John S	Toronto, Ont	34	850 00	850 00
Potts, Mrs. Jane V	Sterling, Ont	20	500 00	500 00
Power, William	Toronto, Ont	4	100 00	100 00
Provident Investment Co	"	20	500 00	500 00
Pyne, Dr. R. A. and W. F. MacQueen, execs	Care of Dr. R. A. Pyne, Toronto, Ont	8	200 00	200 00
Raikes, Geo. (in trust)	Barrie, Ont	60	1,500 00	1,500 00
Raikes, Geo	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet	Clinton, Ont	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald	29 Hillside Rd., Stamford Hill, London N., England.	10	250 00	250 00
Ridout, Percival F.	Can. Bank of Commerce, North Toronto	30	750 00	750 00
Robinson, Misses H. M. and A. A., executrices	Toronto, Ont	40	1,000 00	1,000 00
Robinson, Mrs. Elizabeth	"	50	1,250 00	1,250 00
Rogers, Dr. J. M	Ingersoll, Ont	4	100 00	100 00
Ross, Fred. H	Toronto, Ont	10	250 00	250 00
Rowsell, Mrs. Elizabeth	"	10	250 00	250 00
Scott, Ann	Unknown	8	200 00	200 00
Scott, C. W	Toronto, Ont	20	500 00	500 00
Shaw, Mrs. Isabel T	Hamilton, Ont	15	375 00	375 00
Sharpe, Miss Clara L	San Francisco, Cal	17	425 00	425 00
Simpson, Benjamin M	Care of Wm. A. Simpson & Son, Philadelphia, Pa	40	1,000 00	1,000 00
Simpson, Charles C	"	20	500 00	500 00
Simpson, William M	"	20	500 00	500 00
Sims, P. H	Toronto, Ont	200	5,000 00	5,000 00
Sims, P. H. (in trust)	"	6	150 00	
Smart, A. M	Care of G. M. Gunn & Son, London, Ont	20	500 00	500 00
Smiley, James	Paris, Ont	4	100 00	100 00
Smith, Alexander	Toronto, Ont	40	1,000 00	1,000 00
Smith, Mrs. Jane M., executrix	Montreal, Que	6	150 00	150 00
Smith, W. W	Raleigh, N. C	40	1,000 00	1,000 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts
Sproule, Mrs. Elizabeth J	Springfield-on-the-Credit, Ont	5	125 00	125 00
Staebler, estate of J. M	Berlin, Ont	10	250 00	75 00
Stewart, Barbara	Toronto, Ont	2	50 00	50 00
Stewart, James B	"	4	100 00	100 00
Stewart, Wm. E., exec	"	4	100 00	100 00
Stewart, John and John Duncan, execs. (in trust)	"	52	1,300 00	1,300 00
Strathy, James Robert	Care of A. G. Strathy, Toronto, Ont	9	225 00	225 00
Strathy, Miss Elizabeth M. L	"	9	225 00	225 00
Strathy, A. G	"	9	225 00	225 00
Strathy, Gerard B	"	9	225 00	225 00
Swan, Henry	"	2	50 00	50 00
Taylor, Maria and R. V. Sinclair, extr	Ottawa, Ont	10	250 00	250 00
Tett, Mrs. Ethel M	Lacombe, Alta	88	2,200 00	2,200 00
Thompson, Robert, estate of	Care of R. W. Thompson, Toronto, Ont	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M	London, Ont	4	100 00	100 00
Toronto General Trusts Corp. (in trust)	Toronto, Ont	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., exec., estate of John Gowans	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton	"	13	325 00	325 00
Toronto General Trusts Corp. (trustees)	"	30	750 00	750 00
Toronto General Trusts Corp. exec. of estate of Chas. E. Goad	"	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust) "Byrnes"	"	114	2,850 00	2,850 00
Toronto General Trusts Corp., (trustees) M. Long Family	"	2	50 00	50 00
Torrance, Rev. Robert, D.D	Guelph, Ont	12	300 00	300 00
Townley, W. R	Chicago, Ill	20	500 00	500 00
Turner, Geo. R	MacGregor, Iowa	4	100 00	100 00
Turner, Charles Conrad	Winnipeg, Man	5	125 00	125 00
Turner, J. A. and C	Melfort, Sask	9	225 00	225 00
Vachon, Mrs. Belinda L	Prince Albert, Sask	16	400 00	400 00
Wade, Mrs. Lillie M	Brighton, Ont	33	825 00	825 00
Walker, Miss Mary L	Ottawa, Ont	24	600 00	600 00
Walker, W. H	Governor General's Office, Ottawa, Ont.	14	350 00	350 00
Warren, Charles D	Toronto, Ont	1	25 00	25 00
Watson, Mrs. Sarah	"	125	3,125 00	3,125 00
Watson, Thomas	"	80	2,000 00	2,000 00
Weir, James	Unknown	8	200 00	200 00
Western Assurance Co	Toronto, Ont	13,433	335,825 00	335,825 00
Whittier, H. F	Trenton, Ont	18	450 00	450 00
Wilson, Chas. S., trustee of estate	Care of John Stark Co., Toronto, Ont	40	1,000 00	1,000 00
Wilson, John	Unknown	8	200 00	200 00
Wingham, John Walker	Toronto, Ont	40	1,000 00	1,000 00
Wingard, Miss Nora M	Morrisburg, Ont	26	650 00	650 00
Wolfe, Mrs. Maude G	Petrolia, Ont	52	1,300 00	1,300 00
Wolfe, Fred. (in tr. for F. B. Wolfe)	"	2	50 00	50 00
Wood, Lucinda J	Brantford, Ont	27	675 00	675 00
Wood, E. R	Toronto, Ont	6	150 00	150 00
Wood, E. R. and W. B. Meikle (in trust)	"	6,050	151,250 00	151,250 00
Woodman, Gordon C	Winnipeg, Man	40	1,000 00	1,000 00
		34,000	$850,000 00	$ 849,029 79

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Baker, estate of J. T.	New York City, U.S.A.	32	800 00	800 00
Brock, W. R.	Toronto, Ont	200	5,000 00	5,000 00
Central Canada Loan & Savings Co.	"	10,000	250,000 00	250,000 00
Dominion Securities Corp. Ltd.	"	7,040	176,000 00	176,000 00
Hanna, D. B.	"	200	5,000 00	5,000 00
Hodgens, W. S. (in trust)	"	648	16,200 00	16,200 00
Lash, Z. A. K.C., LL.D.	"	200	5,000 00	5,000 00
Meikle, W. B. (in trust)	"	1,000	25,000 00	25,000 00
Morrow, G. A.	"	200	5,000 00	5,000 00
Morrow, G. A. (in trust)	"	2,000	50,000 00	50,000 00
Nicholls, Lt.-Col. Frederic	"	200	5,000 00	5,000 00
Toronto General Trusts Corp., exec. estate of late Chas. E. Goad	"	200	5,000 00	5,000 00
Townley, W. R.	Chicago, Illinois	80	2,000 00	2,000 00
		22,000	$550,000 00	$ 550,000 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

List of Directors—(As at February 7, 1916.)

Hon. C. E. Dubord, Pres.; J. B. Morissette, Vice-Pres.; J. L. Lafleur, J. E. E. Leonard, T. Meunier, Hon. J. E. Roberge, N. Drouin, E. Huard, D. O. E. Denault, L. H. Desjardins, J. Spycket, M. Propper.

List of Shareholders—(As at December 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Aincy, Joseph	Montreal, P.Q.	10	1,000 00	250 00
Armstrong, J. E.	Perth, N.B.	10	1,000 00	200 00
Audet, L. O	Levis, Que.	5	500 00	125 00
Barras, Dr. J. D. E.	"	10	1,000 00	250 00
Beaudry, Toussaint	Weedon Sta., Que.	1	100 00	25 00
Benuvais, J. P	Montreal, P.Q.	5	500 00	125 00
Bedard, Dr. A. E.	Quebec, P.Q.	5	500 00	125 00
Berard, Jos. B	Montreal, P.Q	5	500 00	125 00
Bisson, Evariste	Chartierville, P.Q.	10	1,000 00	250 00
Blanchet, J. L.	Lambton, P.Q.	1	100 00	25 00
Boileau, L. J., N.P.	Montreal, P.Q.	10	1,000 00	250 00
Borden, Robert A	Moncton, N.B	5	500 00	125 00
Bourret, Maj	La Patrie, P.Q	15	1,500 00	300 00
Brien, J. A.	Montreal, P.Q.	25	2,500 00	625 00
Brien, L. A.	St. Germain de Grantham, P.Q.	25	2,500 00	625 00
British Colonial Trust Co. Inc.	Montreal, P.Q.	2,440	244,000 00	34,170 00
Bruneau, O. H.	Lake Aylmer	1	100 00	25 00
Calmann-Levy, G.	Paris, France	100	10,000 00	2,500 00
Calmann-Levy, Geo.	"	100	10,000 00	2,500 00
Carreau, G. P.	Montreal, P.Q	1	100 00	25 00
Chapleau & Delorme	"	5	500 00	125 00
Chene, Adolphe	Oka, P.Q.	10	1,000 00	200 00
Chevalier, Arthur	Sherbrooke, P.Q	10	1,000 00	250 00
Cloutier, Jos	St. Ephrem, P.Q	16	1,600 00	400 00
Corbett, A. M.	Summerhill, N.B.	1	100 00	25 00
Cordonnier, Celestin	Hanbourdin, France	200	20,000 00	5,000 00
Cote, Joseph	Ottawa, Ont.	5	500 00	125 00
Crepy, Aug. P. O.	Lille, France	50	5,000 00	1,250 00
Dagenais, Eug.	Sault au Recollet, P.Q	10	1,000 00	200 00
Daoust, J. E. C.	Montreal, P.Q	25	2,500 00	625 00
Daoust, Guis.	Ste. Anne de Bellevue, P.Q.	5	500 00	125 00
Decarie, J. Tel.	Montreal, P.Q	100	10,000 00	2,500 00
Decarie, Leon.	"	1	100 00	25 00
Dechene, Elz. Miv.	Quebec	50	5,000 00	1,000 00
Decoster, P. E. W. J.	Lille, (N.) France	50	5,000 00	1,250 00
Deguire, J. B.	St. Laurent, P.Q	50	5,000 00	1,250 00
Deguire, Pierre	"	10	1,000 00	225 00
DeLamothe, J.	Montreal, P.Q.	10	1,000 00	200 00
Delorme, C. E.	"	10	1,000 00	250 00
Denault, D. O. E.	Sherbrooke	345	34,500 00	8,625 00
Denault, G. E.	Asbestos, P.Q.	10	1,000 00	250 00
Desjardins, L. H.	Terrebonne, P.Q.	345	34,500 00	8,625 00
Desruisseaux, Mde. O.	Sherbrooke, P.Q.	5	500 00	125 00
Dorais, O. E.	"	20	2,000 00	400 00
Drouin, Nap.	Quebec	345	34,500 00	8,625 00
Dubord, Hon. C. E.	Monument, P.Q.	345	34,500 00	8,625 00
Dufresne, R.	Montreal, P.Q	100	10,000 00	2,500 00
Dupont, Alf. J. T.	Paris, France.	100	10,000 00	2,500 00
Dupre, J. B.	Montreal, P.Q	10	1,000 00	200 00
Durand, J. L.	Three Rivers, P.Q	5	500 00	125 00
Filion, Z.	Montreal, P.Q.	10	1,000 00	200 00

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Fontaine, J. A.	Valcourt, P.Q.	1	100 00	25 00
Forest, Lionel	Sherbrooke, P.Q.	2	200 00	50 00
Fortier, Laval E.	Levis, P.Q.	5	500 00	125 00
Francoeur, J. N.	Quebec	10	1,000 00	250 00
Frechette, Succ. J.	Sherbrooke, P.Q.	5	500 00	125 00
Garon, A. G.	Drummondville, P.Q.	1	100 00	20 00
Gauvin, Pierre	Sherbrooke, P.Q.	10	1,000 00	250 00
Gingras, Fortunat	Quebec	10	1,000 00	250 00
Gobeil, S.	La Patrie, P.Q.	5	500 00	100 00
Godbout, A., M.P.P.	St. George East, P.Q.	50	5,000 00	1,250 00
Gosselin & Lussier	Weedon Station, P.Q.	6	600 00	150 00
Gratton, J. B.	Montreal, P.Q.	20	2,000 00	500 00
Guenette, J. A.	Ste. Anne de Bellevue, P.Q.	5	500 00	125 00
Guptill, S. D.	Grand Manan, N.B.	5	500 00	125 00
Harris, C. P. Realty, Ltd.	Moncton, N.B.	10	1,000 00	200 00
Harwood, Dr. L. de L.	Montreal, P.Q.	100	10,000 00	2,000 00
Huard, Eusebe	Lake Megantic	345	34,500 00	8,625 00
Huard, Rev. Victor A.	Quebec	5	500 00	125 00
Jarry, Stanislas	St. Laurent, P.Q.	250	25,000 00	5,000 00
Jolicoeur, J. A.	St. Ephrem, P.Q.	1	100 00	20 00
Joly, J. A.	Ste. Rose, P.Q.	1	100 00	25 00
Kohn, Geo.	Paris, France	100	10,000 00	2,500 00
Laflamme, J. A. K.	Quebec	5	500 00	125 00
Lafleur, I. L.	Montreal, P.Q.	345	34,500 00	8,625 00
Lajeunesse, W.	"	10	1,000 00	200 00
Lalonde, Succ. Emery	Ste. Anne de Bellevue	345	34,500 00	8,625 00
Lalonde, L. A.	"	1	100 00	25 00
Lamarche, J. A.	Montreal, P.Q.	5	500 00	100 00
Lapierre, Omer	"	20	2,000 00	425 00
Lapierre, P.	"	50	5,000 00	1,000 00
La Reassurance Nouvelle, Compagnie de Reassurances et de Co-Assurances	Paris, France	400	40,000 00	10,000 00
Lasalle, Roch	St. Guillaume	1	100 00	25 00
Lebel, S. W.	Cabano, P.Q.	10	1,000 00	250 00
Lefebvre, J. E.	Farnham, P.Q.	5	500 00	125 00
Legault, Victor	St. Laurent, P.Q.	50	5,000 00	1,250 00
Leger, Edouard E.	Montreal, P.Q.	10	1,000 00	250 00
Lemieux, T. S.	Weedon Station, P.Q.	3	300 00	60 00
Leonard, D. A.	Montreal, P.Q.	5	500 00	112 50
Leonard, J. E. E.	"	345	34,500 00	8,625 00
Letourneux, Jos.	"	50	5,000 00	1,250 00
Limoges, Jos.	Terrebonne, P.Q.	10	1,000 00	250 00
Lorrain, C. A.	St. Jerome, P.Q.	1	100 00	25 00
Majeau, Joseph	Montreal, P.Q.	10	1,000 00	250 00
Marchand, C. A.	"	5	500 00	125 00
Martin, Theo.	Chartierville, P.Q.	3	300 00	75 00
Mayrand, George	Montreal, P.Q.	10	1,000 00	200 00
Meunier, Theodore	"	345	34,500 00	7,900 00
Michaud, J. L. Succ.	"	20	2,000 00	450 00
Mitchell, Mrs. M. S.	Moncton, N.B.	2	200 00	50 00
Morisset, Dr. A.	Quebec	50	5,000 00	1,250 00
Morissette, J. B.	"	345	34,500 00	8,625 00
Nault, J. M.	Sherbrooke, P.Q.	10	1,000 00	250 00
Normandeau, J. D.	Ste. Anne de Bellevue, Que.	1	100 00	25 00
Pelletier, P.	St. Guillaume d'Upton, P.Q.	1	100 00	25 00
Pineau, J. E.	Fraserville, P.Q.	10	1,000 00	250 00
Primeau, J. C.	Montreal, P.Q.	10	1,000 00	250 00
Propper, Emm	Paris, France	100	10,000 00	2,500 00
Propper, Michel	"	100	10,000 00	2,500 00
Poulin, J.	Beauceville	1	100 00	25 00
Queen, J. M.	St. John, N.B.	25	2,500 00	500 00
Reinach, G. de	Paris, France	100	10,000 00	2,500 00

SESSIONAL PAPER No. 8

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Roberge, Hon. J. E.	Lambton, P.Q.	345	34,500 00	8,625 00
Rocheleau, J. H.	St. John's, Que.	5	500 00	100 00
Rousseau, P.	Ste. Anne de Bellevue, Que.	10	1,000 00	250 00
Roy, Cyrille E.	Megantic, P.Q.	1	100 00	25 00
Roy, Eustache.	"	1	100 00	25 00
Saindon, M. E.	Fraserville, P.Q.	5	500 00	100 00
Sauve, Joseph.	Montreal, P.Q.	20	2,000 00	500 00
Scalbert, P. S. H. W.	St. Andre lez Lille, Fr.	150	15,000 00	3,750 00
Seale, R. F.	Ste. Cecile	1	100 00	20 00
Simon, Estate D. C.	Hull, P.Q.	5	500 00	125 00
Societe Anonyme de Reassurances contre l'Incendie.	Paris, France	300	30,000 00	7,500 00
Speyckt, B.	"	50	5,000 00	1,250 00
Speyckt, E. T.	"	50	5,000 00	1,250 00
Speyckt, J. P. B.	"	50	5,000 00	1,250 00
St. Denis, A. J. H.	Montreal, P.Q.	20	2,000 00	500 00
St. Germain, J. E.	St. Bonaventure	1	100 00	20 00
St. Germain, T. A.	St. Hyacinthe, P.Q.	5	500 00	125 00
Tourville, Art.	Montreal, P.Q.	50	5,000 00	1,250 00
Tourville, Rod., M.P.P.	"	50	5,000 00	1,250 00
Tremblay, Thos.	Sherbrooke, P.Q.	5	500 00	125 00
Vaillancourt, E.	Thetford Mines, P.Q.	1	100 00	25 00
Veilleux, Andre.	Sherbrooke	5	500 00	105 00
Versailles, Jean.	Montreal, P.Q.	50	5,000 00	1,000 00
Vien, Thomas.	Quebec	10	1,000 00	250 00
Williams, F. S.	Marysville, N.B.	1	100 00	25 00
Wilson, Jas. W.	Welsford, N.B.	1	100 00	25 00
Totals.		10,000	1,000,000 00	218,877 50

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

List of Directors—(As at February 25, 1916.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres., F. K. Foster, Sir D. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, Hon. A. C. Flumerfelt, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, T. L. Wood, Jos. Stauffer.

List of Shareholders—(As at December 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, E. C.	Brantford, Ont.	50	2,000 00	500 00
Allen, C. E.	Winnipeg, Man.	25	1,000 00	640 00
Allen, Miss V. W.	Cheltenham, Eng.	50	2,000 00	2,000 00
Ashdown, J. H.	Winnipeg, Man.	5	200 00	200 00
Adams, D. E.	"	25	1,000 00	700 00
Brown, Edw	"	1250	50,000 00	10,000 00
Burdett, S. W	"	15	600 00	600 00
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00	2,000 00
Burlett, J. E. A.	Winnipeg, Man.	25	1,000 00	1,000 00
Brydon, Wm.	"	20	800 00	800 00
Balfour, Jas	Regina, Sask.	500	20,000 00	3,000 00
Borden, Dr L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M	"	25	1,000 00	500 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	1,000 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	"	25	1,000 00	333 00
Bernhardt, Y. P.	Preston, Ont.	20	800 00	600 00
Bernhardt, I. A.	"	10	400 00	100 00
Briscoe, R. A.	Galt, Ont.	25	1,000 00	250 00
Brown, A. C	Guelph, Ont.	10	400 00	100 00
Brit. Can. Trust Co	Lethbridge, Alta.	50	2,000 00	1,825 00
Blackert, E. G.	Selkirk, Man	5	200 00	200 00
Binnington, H.	Winnipeg, Man.	12	480 00	176 00
Bone, T. W.	"	2	80 00	75 00
Baker, F. C.	Prince Albert, Sask.	3	120 00	120 00
Boas, R. A.	Regina, Sask.	2	80 00	80 00
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00	520 00
Brown, F. L.	"	12	480 00	100 00
Booth, C. B.	"	25	1,000 00	200 00
Belcher, H. M.	"	15	600 00	500 00
Bedard, A. A.	Petrolea, Ont.	20	800 00	100 00
Carter-Cotton, F.	Vancouver, B. C.	125	5,000 00	5,000 00
Crofts Estate, J. T.	"	200	8,000 00	1,000 00
Carter-Cotton, F.	"	50	2,000 00	2,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Calder, Alex.	"	25	1,000 00	1,000 00
Corbett Estate, Dr. S. C.	"	100	4,000 00	2,500 00
Cameron, John.	"	100	4,000 00	2,500 00
Chapman, Mrs. F. A	Washington, D.C.	65	2,600 00	2,600 00
Cummings, W. J.	Winnipeg, Man.	100	4,000 00	4,000 00
Calder, N. F.	"	25	1,000 00	1,000 00
Craig & Ross	"	200	8,000 00	1,000 00
Cushing, Hon. W. H	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare, C. F. P.	Lethbridge, Alta.	25	1,000 00	1,000 00
Campbell, P. J.	Winnipeg, Man.	25	1,000 00	887 20
Crease, E. A.	Nelson, B.C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B. C.	25	1,000 00	125 00
Clare, Fred.	Preston, Ont.	10	400 00	100 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address	No. of shares.	Amount subscribed	Amount paid in cash.
			$ cts.	$ cts.
Campbell, Dr. T. F	Galt, Ont.	10	400 00	25 00
Campbell, Miss O. A	Winnipeg, Man.	10	400 00	400 00
Connell, T. A	"	87	3,480 00	700 00
Cunnington, Chas	"	5	200 00	200 00
Campbell, T. B	"	63	2,520 00	375 00
Cameron, A. A	Oak Lake, Man.	25	1,000 00	200 00
Calcott, J. D	Tilston, Man.	12	480 00	176 00
Clarke, Dr. Adam	Winnipeg, Man.	50	2,000 00	400 00
Clyde, Wm.	Petrolea, Ont	25	1,000 00	1,000 00
Dawson, Judge A.	Winnipeg, Man.	35	1,400 00	1,400 00
Delbridge, L. M.	"	50	2,000 00	1,250 00
Day, E. A	Kelowna, B. C.	25	1,000 00	1,000 00
Darke, F. N	Regina, Sask.	100	4,000 00	2,500 00
Dom. Inv. & Sec.	Winnipeg, Man.	400	16,000 00	16,065 00
Decatur, D. R	"	12	480 00	100 00
Dyke, John	"	125	5,000 00	750 00
Devlin, W. T.	"	92	3,680 00	740 00
Evans, R. T.	"	100	4,000 00	4,000 00
Emmert, H. L	"	100	4,000 00	500 00
Elliott, R. T.	Victoria, B. C	250	10,000 00	5,000 00
Erzinger, Mrs. M. E.	Winnipeg, Man.	37	1,480 00	300 00
Foster, F. K	"	399	15,960 00	3,500 00
Flumerfelt, A. C	Victoria, B. C	500	20,000 00	4,000 00
Fair, G. H	Brantford, Ont.	10	400 00	400 00
Forster, F. J. R	Stratford, Ont.	40	1,600 00	400 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Fink, Geo.	Preston, Ont.	25	1,000 00	750 00
Fink, G. H.	Winnipeg, Man.	10	400 00	400 00
Ferguson, G. W.	"	12	480 00	100 00
Finkleman, G.	Selkirk, Man.	1	40 00	40 00
Foster, Mrs. M. E.	Winnipeg, Man.	10	400 00	400 00
Godfrey, A. K.	"	25	1,000 00	1,000 00
Graham, W. C.	Vancouver, B. C.	25	1,000 00	625 00
Gautier, P. E.	Winnipeg, Man.	5	200 00	132 00
Getty, E. J.	Galt, Ont.	100	4,000 00	2,000 00
Greenizen, J.	Petrolea, Ont.	60	2,400 00	300 00
Gentzel, A. E.	Winnipeg, Man.	5	200 00	200 00
Grant, G. T.	"	5	200 00	200 00
Goldstein, Chas.	"	5	200 00	200 00
Galbraith, W. H	Hartney, Man.	2	80 00	80 00
Halls, F. E.	Winnipeg, Man.	100	4,000 00	4,000 00
Hebb, E. H.	"	50	2,000 00	2,000 00
Harvie, Dr. R. A	"	50	2,000 00	1,250 00
Holden, D. B.	Victoria, B.C.	25	1,000 00	1,000 00
Hughes, W. L.	Brantford, Ont.	10	400 00	400 00
Hollinrake, W. A.	"	10	400 00	275 00
Hunter, Miss J. G.	"	5	200 00	200 00
Husband, D. G.	"	5	200 00	200 00
Hill, John.	"	10	400 00	50 00
Husband, Mrs. K. C.	Vernon, B. C.	50	2,000 00	1,250 00
Hunter, M. M.	Onandaga, Ont.	10	400 00	200 00
Holstead, A. B.	Edmonton, Alta	50	2,000 00	400 00
Hudson, W. S.	Preston, Ont.	25	1,000 00	750 00
Hydman, G. J	Winnipeg, Man.	62	2,480 00	250 00
Hall, E. E.	"	105	4,200 00	4,200 00
Hiebert, John.	"	30	1,200 00	1,200 00
Hill, A. E.	Griswold, Man.	60	2,400 00	1,000 00
Hong Frank, Lee.	Winnipeg, Man.	3	120 00	100 00
Hardy, Thos.	Victoria, B. C	3	120 00	100 00
Henderson, Dr. N. B.	London, Ont.	20	800 00	266 00
Ives, W. C.	Calgary, Alta	50	2,000 00	1,500 00
James, E.	Winnipeg, Man.	25	1,000 00	1,000 00
Jones, E. W.	Moosomin, Sask	7	280 00	160 00
Jonasson, J.	Winnipeg, Man.	3	120 00	120 00

THE BRITISH NORTHWESTERN FIRE INS. CO.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Johnson, Chas.	Winnipeg, Man.	3	120	120
Jones, C. A.	Petrolea, Ont.	10	400	50
Kennedy, C. W. N.	Winnipeg, Man.	750	30,000	7,500
Kellam, B. A.	"	25	1,000	200
Landerkin, H.	Portland, Maine	250	10,000	2,000
Langley, A. G.	Vancouver, B.C	25	1,000	1,000
Lent & Jones	Calgary, Alta.	50	2,000	2,000
Langford, T. J.	Winnipeg, Man.	25	1,000	1,000
Lonsdale, J.	"	75	3,000	975
Lathrop, O. T.	Lethbridge, Alta.	10	400	400
Jones, Lloyd D.	Kelowna, B.C.	25	1,000	1,000
Jones, Lloyd W.	"	25	1,000	1,000
Lyons, J. H.	Revelstoke, B.C.	20	800	800
Long, W. E.	Brantford, Ont.	50	2,000	1,000
Laird, J. H.	Galt, Ont.	25	1,000	250
Loftus, Edwin	Winnipeg, Man.	25	1,000	700
Liddle, A. T.	"	125	5,000	750
Laurie, John	"	25	1,000	200
MacAra, W. E.	"	250	10,000	2,000
Merritt, C. M.	Vancouver, B.C.	100	4,000	1,500
McIntyre, J. F.	Winnipeg, Man.	50	2,000	2,000
Moody, Dr. A. W.	"	100	4,000	3,200
Macklin, E. H.	"	5	200	200
McMunn, Dr. R. S.	"	50	2,000	750
Malcolm, Miss M.	Newport, R.I.	6	240	240
MacKay, D. S.	Winnipeg, Man.	25	1,000	225
Maurer & Wilde	"	50	2,000	250
McIntyre, P. C.	"	100	4,000	1,500
McEwen, N. W.	Brantford, Ont.	10	400	400
McMurtry, Miss J. H.	Galt, Ont.	5	200	100
McMurtry, W. J.	"	25	1,000	500
McMurtry, Miss E. E.	"	5	200	100
Messecar, C. L.	Brantford, Ont.	100	4,000	1,333
Merner, E.	New Hamburg, Ont.	50	2,000	250
Milton, W. R.	Winnipeg, Man.	25	1,000	1,000
Moxam, John	Calgary, Alta.	15	600	600
Manwaring, H. A.	Birtle, Man.	10	400	400
Macdonald, Alex.	Winnipeg, Man.	7	280	280
Moffett, Mrs. R.	"	15	600	200
McCarthy, John	Regina, Sask.	5	200	200
McPherson, W. J.	Winnipeg, Man.	37	1,480	300
McLennan, Thos.	Asessippi, Man.	1	40	40
Maybee, W. G.	Winnipeg, Man.	25	1,000	200
McMillan, D. A.	Griswold, Man.	3	120	100
Nelson, H. R.	Victoria, B.C.	25	1,000	1,000
Nelles, S. B.	Wilsonville, Ont.	45	1,800	625
Ormond, A. E.	Winnipeg, Man.	250	10,000	2,000
Oakes, A. H.	"	125	5,000	1,000
Pulford, A. H.	"	50	2,000	2,000
Popham, Dr. E. S.	"	50	2,000	2,000
Prowse, Dr. S. W.	"	25	1,000	300
Palmer, F. D.	Galt, Ont.	25	1,000	750
Palmer, F. H.	"	10	400	100
Patterson, H. D.	Winnipeg, Man.	25	1,000	275
Parker, E. S.	"	5	200	200
Playfair, Miss A. F.	Hartney, Man.	25	1,000	100
Robertson, O. A.	St. Paul, Minn.	250	10,000	2,000
Runians, E. O.	London, Ont.	125	5,000	2,000
Richardson, R. D.	Toronto, Ont.	112	4,480	1,700
Ruttan, H. N.	Winnipeg, Man.	50	2,000	2,000
Rumians, J. E.	Victoria, B.C.	25	1,000	700
Robson, Judge H. A.	Winnipeg, Man.	50	2,000	250
Ross, Mrs. M. S.	"	50	2,000	250
Ryerson, F. W.	Brantford, Ont.	10	400	400

THE BRITISH NORTHWESTERN FIRE INS. CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Revitzer, John	Preston, Ont	25	1,000	750
Richardson, Wm	Portage la Prairie, Man	10	400	100
Riley, W. P	Winnipeg, Man	62	2,480	1,292
Robert, J. V	"	25	1,000	520
Ross, Dr. D. G	Selkirk, Man	5	200	200
Ross, H. L	Winnipeg, Man	5	200	200
Roberts, Mrs. H. M	"	5	200	200
Sproule, W. H	"	500	20,000	3,250
Sprague, D. B	"	25	1,000	200
Skinner, T. J. S	Calgary, Alta	250	10,000	2,000
Senkler, J. H., K.C	Vancouver, B.C	100	4,000	2,500
Stiles, H. B	Winnipeg, Man	50	2,000	1,200
Stevens, R. W	Kelowna, B.C	5	200	150
Spence, J. H	Brantford, Ont	10	400	325
Speirs, D. G	Galt, Ont	25	1,000	750
Sloan, John	"	10	400	300
Stahlschmidt, Wm	Preston, Ont	25	1,000	500
Stauffer, Jos	Galt, Ont	100	4,000	1,000
Stevenson, W. J	London, Ont	50	2,000	250
Smith, R. M	Griswold, Man	3	120	100
Sutherland, W. J	Winnipeg, Man	25	1,000	1,000
Stevenson, S. S	"	3	120	120
Steiner, A. P	Griswold, Man	2	80	80
Sheperd-Peers Co	Selkirk, Man	20	800	100
Swan, Dr. R. R	Winnipeg, Man	12	480	100
Shandley, Mrs. L. M	Victoria, B.C	100	4,000	4,000
Snary, L. D	Winnipeg, Man	3	120	120
Todd, Dr. J. O	"	125	5,000	5,000
Tufford, Dr. A. F	St. Thomas, Ont	25	1,000	600
Taylor, Judge A. E	Sarnia, Ont	25	1,000	333
Taylor, Dr. W. F	Winnipeg, Man	10	400	400
Vokes, Chas	"	250	10,000	1,400
Watt, W. L	Long Beach, Cal	25	1,000	200
Williams, D. E	Winnipeg, Man	500	20,000	3,000
Wallace, C. A	Calgary, Alta	50	2,000	2,000
Woodruff, H. S	Penticton, B.C	50	2,000	1,000
Wade, Mrs. C. E	"	25	1,000	250
Wade, A. H	"	25	1,000	250
White, R. B	"	25	1,000	250
White, W. G	Winnipeg, Man	100	4,000	2,500
Whyte, Est. Sir Wm	"	250	10,000	2,000
Wilson, W. O	Virden, Man	10	400	400
Woods, T. L	Brantford, Ont	200	8,000	1,000
Wilcox, Miss H	"	20	800	800
Wade, B. J	"	10	400	400
Wood, D. B	"	100	4,000	300
Whitaker, G. W	"	10	400	300
Windell, A. J	Galt, Ont	5	200	150
Windell, Miss J. B	"	5	200	150
Watson, Ralph	Paris, Ont	20	800	400
Walker, John	Petrolea, Ont	25	1,000	125
White & Manahan	Winnipeg, Man	5	200	200
Whiting, C. A. B	"	15	600	175
Young, Robert	"	5	200	200
Totals		14,860	$ 594,400	$ 238,573 29

THE CANADA ACCIDENT ASSURANCE COMPANY.

List of Directors—(As at February 29, 1916).

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Manager; Hon. N. Curry, Jas. McGregor.

List of Shareholders—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Commercial Union Assurance Co., Ltd	London, Eng	1,023	102,300	40,920
S. H. Ewing	Montreal, Que	10	1,000	400
J. S. N. Dougall	"	10	1,000	400
T. H. Hudson	"	10	1,000	400
Hon. N. Curry	"	10	1,000	400
Jas. McGregor	"	10	1,000	400
J. K. Osborne	Toronto, Ont	10	1,000	400
		1,083	$ 108,300	$ 43,320

THE CANADA HAIL INSURANCE COMPANY.

List of Directors—(As at March 1, 1916).

Geo. H. Williams, President; Frank M. Doyle, Vice-President; Wm. J. Willcox, H. B. Strang, Roderick McKenzie, Arthur Macaw, E. E. Sharpe, A. H. C. Carson, Frank D. Williams.

List of Shareholders—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
G. H. Williams	Winnipeg, Man	25	2,500	1,250
F. M. Doyle	"	25	2,500	1,250
W. J. Willcox	"	25	2,500	1,250
H. B. Strang	"	25	2,500	1,250
Arthur Macaw	"	25	2,500	1,250
A. H. C. Carson	Toronto, Ont	25	2,500	1,250
F. D. Williams	"	25	2,500	1,250
E. E. Sharpe	Winnipeg, Man	25	2,500	1,250
Roderick McKenzie	"	25	2,500	1,250
London Mutual Fire Insurance Co	Toronto, Ont	1,275	127,500	63,750
Totals		1,500	$ 150,000	$ 75,000

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1916).

Capt. W. Robinson, Pres.; F. H. Alexander, Vice-Pres.; W. T. Alexander, Managing Director, D. E. Sprague, E. F. Hutchings, E. D. Martin, E. L. Taylor, K.C., E. S. Popham, M.D., A. Gray, Jonathan Rogers, F. N. Darke, S. D. Lazier.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Mrs. Essie	Bird's Hill, Man.	5	500 00	500 00
Anderson, Mrs. C. E.	Winnipeg, Man.	10	1,000 00	1,060 00
Armstrong, Mrs. Catherine	New Westminster, B.C.	77	7,700 00	7,700 00
Adrain, John	St. Johns, Nfld.	15	1,500 00	1,500 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	730 00
Antonieff, Rev. Alex.	Kozodawinse, Russia	30	3,000 00	3,000 00
Adam, George	Winnipeg, Man.	10	1,000 00	1,000 00
Alexander, Est. R. H.	Vancouver, B.C.	30	3,000 00	3,000 00
Armstrong, J. C.	New Westminster, B.C.	15	1,500 00	1,500 00
Archibald, M. G., M.D.	Kamploos, B.C.	10	1,000 00	640 00
Alexander, W. T.	Winnipeg, Man.	100	10,000 00	1,000 00
Alexander, F. H.	"	100	10,000 00	1,060 00
Allen, G. H.	"	50	5,000 00	4,550 00
Affleck, R. G.	"	80	8,000 00	3,933 58
Armstrong, J. W., M.D.	Gladstone, Man.	20	2,000 00	1,355 20
Allen, A. E.	Victoria, B.C.	25	2,500 00	1,650 00
Archibald, J. Ross	Kamloops, B.C.	10	1,000 00	321 80
Anderson, James	New Westminster, B.C.	30	3,000 00	2,730 00
Adam, David	Birtle, Man.	5	500 00	455 00
Angus, Miss Mary C.	Victoria, B.C.	10	1,000 00	910 00
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	640 00
Adolph, H. L.	Prandon, Man.	10	1,000 00	53 00
Anderson, J. R.	Arcola, Sask.	2	200 00	164 00
Allan, H. M.	Weyburn, Sask.	5	500 00	365 00
Anderson, George	Portage la Prairie, Man.	5	500 00	410 00
Abernethy, Samuel	Vancouver, B.C.	15	1,500 00	1,008 14
Ashley, D. T.	"	5	500 00	267 23
Austin, H. M.	Victoria, B.C.	10	1,000 00	487 60
Astley, William	Calgary, Alta.	10	1,000 00	392 20
Agar, H. T.	Bird's Hill, Man.	5	500 00	410 00
Agnew, G. A. T. (T. D. Agnew, Trustee)	Prince Albert, Sask.	5	500 00	410 00
Aylard, G. H.	Victoria, B.C.	50	5,000 00	4,100 00
Argo, Rev. James	Seaforth, Ont.	2	200 00	164 00
Bruce, Est. John	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, A. G.	Doynton, Eng.	100	10,000 00	10,000 00
Beveridge, William	Cumberland, B.C.	20	2,000 00	1,885 00
Birrell, Peter	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Victoria, B.C.	10	1,000 00	1,000 00
Barber, Mrs. Maude M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh	St. Johns, Nfld.	10	1,000 00	1,000 00
Browning, B. M.	"	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B.C.	10	1,000 00	910 00
Bergeron, Narcisse	St. Boniface, Man.	10	1,000 00	1,000 00
Brierdiffe, Greenwood	Winnipeg, Man.	20	2,000 00	2,000 00
Brierdiffe, Mrs. Elizabeth	"	20	2,000 00	2,000 00
Bridgewater, Conyers	Victoria, B.C.	20	2,000 00	2,000 00
Baxter, Samuel	"	25	2,500 00	2,500 00
Brenchley, John	Kenora, Ont.	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	1,265 19
Buchan, Alexander	Winnipeg, Man.	5	500 00	500 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Amount.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Bell, Mrs. Sarah	Seymour Arm, B.C.	25	2,500 00	2,500 00
Bawlf, Est. N., Standard Trust Co., executors	Winnipeg, Man.	100	10,000 00	10,000 00
Beck, Hon. N. D	Edmonton, Alta	15	1,500 00	1,500 00
Burdett, S. W.	Winnipeg, Man.	20	2,000 00	2,000 00
Beliveau, Hormidas	"	25	2,500 00	2,500 00
Burdett, W. W.	"	20	2,000 00	2,000 00
Barrett, J. K., M.D	Winnipeg, Man	10	1,000 00	1,000 00
Boger, H. W. O	"	25	2,500 00	1,783 73
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	487 60
Brown, W. F. H.	Edmonton, Alta	5	500 00	455 00
Brown, R. S.	Stony Mountain, Man.	10	1,000 00	910 00
Bailie, Miss Mary E.	Winnipeg, Man.	10	1,000 00	910 00
Bigg, Spencer	Calgary, Alta.	3	300 00	273 00
Borthwick, Ralph	Victoria, B.C.	100	10,000 00	9,100 00
Bailey, S. O.	"	50	5,000 00	4,100 00
Bryce, William, in trust for Gertrude E. Bryce	"	3	300 00	273 00
Burgess, Joseph	Minnedosa, Man.	5	500 00	455 00
Bennett, Mrs. Lydia J.	N. Vancouver, B.C.	10	1,000 00	820 00
Barnes, F. H.	Enderby, B.C.	10	1,000 00	910 00
Benson, Dr. J. M.	Winnipeg, Man.	5	500 00	410 00
Baskerville, C. A.	"	25	2,500 00	2,050 00
Bulyea, Hon. G. H. V.	Edmonton, Alta	20	2,000 00	1,256 00
Bethel, William	Beausejour, Man.	5	500 00	455 00
Beaubier, T. J.	Brandon, Man.	5	500 00	455 00
Beck, Charles	Yorkton, Sask.	10	1,000 00	820 00
Baker, Mrs. Helen C.	Victoria, B.C.	20	2,000 00	1,820 00
Burnett, Miss Mary A.	Armstrong, B.C.	10	1,000 00	582 14
Burnett, John M.	"	10	1,000 00	582 14
Burnett, Miss E. L.	"	10	1,000 00	582 14
Burnett, Miss J. S.	"	10	1,000 00	582 14
Burnett, W. A. (W. S. Burnett, trustee)	"	10	1,000 00	582 14
Brownstone, Samuel	Elm Creek, Man.	10	1,000 00	820 00
Bailey, Thomas	Oak Lake, Man.	10	1,000 00	910 00
Bulloch, William	Reston, Man.	20	2,000 00	1,640 00
Beattie, William	Victoria, B.C.	10	1,000 00	820 00
Brown, W. A.	Vancouver, B.C.	50	5,000 00	3,100 00
Boyce, B. F., M.D	Kelowna, B.C.	100	10,000 00	6,429 26
Bertram, David	"	10	1,000 00	730 00
Brown, D. E.	Le Pas, Man.	5	500 00	420 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	419 00
Brydges, S. M.	Nelson, B.C.	20	2,000 00	143 10
Booth, J. G.	Qu'Appelle, Sask.	5	500 00	410 00
Becker, C. F.	Wilcox, Sask.	10	1,000 00	820 00
Bridgman, Wellington	Winnipeg, Man.	5	500 00	237 28
Butchart, R. P.	Tod Inlet, B.C.	200	20,000 00	16,420 00
Brown, W. M.	Pavilion, B.C.	10	1,000 00	820 00
Black, Mrs. Grace J.	St. Johns, Nfld.	20	2,000 00	1,419 75
Brown, A. L.	Broadview, Sask.	5	500 00	410 00
Brook, A. T.	Regina, Sask.	10	1,000 00	784 80
Burry, Mrs. A. M.	Grenfell, Sask.	10	1,000 00	780 00
Bogue, Richard	Moose Jaw, Sask.	5	500 00	329 99
Begg, W. A.	Medicine Hat, Alta.	10	1,000 00	820 00
Banninger, Arthur	Windthorst, Sask.	5	500 00	410 00
Bowlt, John	Saskatoon, Sask.	5	500 00	152 83
Braniff, J. J.	Pincher Creek, Alta.	10	1,000 00	544 07
Benson, S. C.	Neepawa, Man.	10	1,000 00	669 06
Bowyer, J. W.	Cardell, Sask.	10	1,000 00	820 00
Banbury, R. S	Regina, Sask.	10	1,000 00	820 00
Balfour, James	"	5	500 00	410 00
Ballachey, A. A.	High River, Alta.	10	1,000 00	672 50
Borland & McIntyre	Saskatoon, Sask.	20	2,000 00	1,640 00
Bedingfield, Francis	Pekisko, Alta.	50	5,000 00	4,100 00
Blackstock, Malcolm	Victoria, B.C.	20	2,000 00	1,640 60
Braden, M. H.	Fort William, Ont.	20	2,000 00	1,640 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS *Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Brown, W. E.	Strathmore, Alta	20	2,000 00	1,280 00
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	2,438 00
Bruce, Miss Alice C (James Bruce, guardian)	Cardston, Alta.	5	500 00	363 00
Bentley, W. H.	Vancouver, B.C.	180	18,000 00	15 00
Byer, Henry	Lethbridge, Alta.	5	500 00	54 50
Banks & Finken	Dryden, Ont.	15	1,500 00	1,230 00
Butler, C. A.	Penticton, B.C.	2	200 00	146 00
Campbell, Angus	Victoria, B.C	50	5,000 00	5,000 00
Campbell, Mrs. I. A.	"	50	5,000 00	5,000 00
Campbell, Peter	Carman, Man.	15	1,500 00	1,320 00
Cathcart, Rev. Nassau	Guernsey, Channel Is.	10	1,000 00	1 000 00
Cuttle, H. G.	Minnedosa, Man.	5	500 00	500 00
Clark, William	Winnipeg, Man.	30	3,000 00	3,000 00
Creighton, D. J.	Yale, B.C	5	500 00	500 00
Crawford, W. K. (John Crawford, trustee)	Vancouver, B.C.	5	500 00	500 00
Cook, William	St. Johns, Nfld.	10	1,000 00	860 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	1,000 00
Chapman, G. H.	Hamilton, Ont.	10	1,000 00	1,000 00
Clarke, A. T.	Vancouver, B.C.	20	2,000 00	1,155 86
Church, J. W.	Victoria, B.C.	60	6,000 00	6,000 00
Cran, Mrs. Mary H.	Duncan, B.C.	3	300 00	300 00
Carcary, S. C.	Winnipeg, Man.	10	1,000 00	1,000 00
Cran, James	Duncan, B.C.	5	500 00	500 00
Cunningham, Robert	Spokane, Wash., U.S.A.	20	2,000 00	1,934 22
Carey, E. D.	Winnipeg, Man.	25	2,500 00	2,603 13
Curry, Dr. B. J.	"	25	2,500 00	2,500 00
Carmichael, D. L.	Vancouver, B.C.	20	2,000 00	1,538 42
Champion, H. T	Winnipeg, Man.	10	1,000 00	910 00
Cross, J. A.	Regina, Sask.	5	500 00	500 00
Church, Mrs. Emily E	Victoria, B.C.	10	1,000 00	910 00
Costley, T. D.	Kamloops, B.C.	10	1,000 00	910 00
Collison, Rev. H. A.	Victoria, B.C.	50	5,000 00	2,067 25
Cruickshank, Miss G. E.	"	10	1,000 00	820 00
Chipperfield, Sydney	Hubbard, Sask.	2	200 00	182 00
Cameron, John	Victoria, B.C.	5	500 00	291 49
Cruickshank, Mrs. M.	"	5	500 00	425 00
Caldwell, James	Vancouver, B.C.	5	500 00	455 00
Corry, W. Y., M.D.	"	10	1,000 00	820 00
Campbell, C. F.	"	10	1,000 00	820 00
Cote, J. L.	Edmonton, Alta	15	1,500 00	1,095 00
Carter, L. E.	Saltcoats, Sask	10	1,000 00	910 00
Coke, Est. C. E.	Winnipeg, Man.	5	500 00	241 58
Cleveland, E. A.	Vancouver, B.C.	50	5,000 00	4,100 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	2,275 00
Crotty, H. S.	Victoria, B.C.	60	6,000 00	4,880 00
Collins, A. H.	Gladstone, Man.	5	500 00	455 00
Crawford, J. W.	Pipestone, Man.	5	500 00	520 00
Campbell, C. C.	Reston, Man.	20	2,000 00	1,820 00
Chapman, A. B., M.D.	"	10	1,000 00	910 00
Cartmell, J. M., M.D.	Gleuboro, Man.	10	1,000 00	640 00
Campbell, J. A.	Dauphin, Man	10	1,000 00	820 00
Cohen, Samuel	"	5	500 00	455 00
Cameron, Duncan	Gilbert Plains, Man.	10	1,000 00	910 00
Copeland, R. A.	Kelowna, B.C.	20	2,000 00	212 00
Carson, T. A.	Glenboro, Man.	10	1,000 00	640 00
Comings, C. L	Brandon, Man.	20	2,000 00	1,820 00
Crichton, A. H.	Kelowna, B.C.	50	5,000 00	2,989 99
Collins, Peter	Calgary, Alta.	20	2,000 00	1,600 00
Cowan, H. J.	Portage la Prairie, Man.	25	2,500 00	1,457 50
Cowan, T. H.	"	25	2,500 00	1,689 34
Conway, Mrs. Lydia	Miniota, Man.	5	500 00	410 00
Comerford, Patrick	Victoria, B.C.	10	1,000 00	238 16
Chegwin, E. J.	Moose Jaw, Sask.	25	2,500 00	2,050 00
Campbell, J. F.	Miami, Man	10	1,000 00	640 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Christie, G. D	Victoria, B.C.	10	1,000 00	392 20
Crease, E. A	Nelson, B.C.	10	1,000 00	820 00
Carey, Charles	Edmonton, Alta	50	5,000 00	1,961 00
Carr, C. E	Calgary, Alta.	10	1,000 00	820 00
Calvert, S. H	Moosomin, Sask.	5	500 00	410 00
Conybeare & Church	Lethbridge, Alta.	25	2,500 00	2,050 00
Copeman, Lesslie	Moose Jaw, Sask.	5	500 00	291 13
Cooke, E. H	"	10	1,000 00	820 00
Claxton, W. C.	Calgary, Alta.	10	1,000 00	820 00
Connor, E. L., M.D.	Pincher Creek, Alta.	10	1,000 00	730 00
Clay, Mrs. Janet L.	Victoria, B.C.	50	5,000 00	3,250 00
Cooper, Est. W. J.	Portage la Prairie, Man.	35	3,500 00	2,375 00
Cyr, Adolphus	Pincher Creek, Alta.	25	2,500 00	1,213 48
Clemons, Mrs. Hughena C.	Prince Albert, Sask.	10	1,000 00	820 00
Currie Bros.	Saskatoon, Sask.	10	1,000 00	820 00
Chisholm, A. R.	Edmonton, Alta.	100	10,000 00	5,830 00
Crang, F. W., M.D.	Edmonton South, Alta.	10	1,000 00	820 00
Cameron, J. H.	Fort William, Ont.	10	1,000 00	579 37
Cameron & Co.	"	20	2,000 00	975 20
Clark, Charles	High River, Alta	5	500 00	365 00
Ceperley, Rounsefell & Co.	Vancouver, B.C.	50	5,000 00	2,907 75
Coronation Loan and Invest. Co., Limited	St. Johns, Nfld.	10	1,000 00	820 00
Duncan, William	Winnipeg, Man.	10	1,000 00	1,000 00
Dearman, H. W.	Winnipeg, Man.	30	3,000 00	3,000 00
Davis, L. G. B.	Victoria, B.C.	2	200 00	200 00
Dawson, H. G	Wapella, Sask.	10	1,000 00	1,000 00
Daykin, A. N.	Vancouver, B.C.	75	7,500 00	2,800 00
Davison, William	New Westminster, B.C.	58	5,800 00	5,800 00
Dickson, T. A.	Winnipeg, Man.	40	4,000 00	3,791 46
Duncan, W. C.	Duncan, B.C.	30	3,000 00	2,100 00
Draper, Miss Katharine	Cloverdale, B.C.	10	1,000 00	1,000 00
Duxbury, Mrs. Frances	Elkhorn, Man.	10	1,000 00	1,000 00
Douglas & Company	Winnipeg, Man.	20	2,000 00	1,188 68
Davis, J. T.	Minneapolis, Minn. U.S	20	2,000 00	1,924 24
Deans, W. J.	Brandon, Man.	5	500 00	455 00
Duncan, George	Winnipeg, Man.	20	2,000 00	1,820 00
Denmark, A. G., M.D.	Langenburg, Sask.	10	1,000 00	640 00
Dunsford, C. R.	Victoria, B.C.	10	1,000 00	910 00
Dickson, J. T	"	60	6,000 00	5,460 90
Deans, J. F.	"	100	10,000 00	2,537 33
Dudley, J. C.	Birtle, Man.	10	1,000 00	910 00
Donald, Est. W. A.	Winnipeg, Man.	10	1,000 00	910 00
Dodson, Frank	Vancouver, B.C.	20	2,000 00	1,001 06
Dynes, T. B.	Fleming, Sask	10	1,000 00	910 00
Drewry, George	Kenora, Ont	50	5,000 00	4,550 00
DeLong, C. T	Victoria, B.C.	5	500 00	455 00
DeLong, Mrs. Elizabeth	Victoria, B.C.	5	500 00	455 00
Docksteader, J. H.	Armstrong, B.C.	5	500 00	455 00
Docksteader, Mrs. Annie E.	"	5	500 00	455 00
Dodd, H. R. F.	Okanagan Mission, B.C.	10	1,000 00	775 00
Dynes, V. & Son	Penticton, B.C.	11	1,100 00	735 62
Douglas, G. S.	Victoria, B.C.	20	2,000 00	1,360 60
Dufty, John	Regina, Sask.	10	1,000 00	820 00
Dallas, Harold	Roland, Man.	10	1,000 00	371 80
Dimock, W. C	Victoria, B.C.	20	2,000 00	974 81
Davie, C. F.	"	10	1,000 00	403 91
DesRosiers, N., M.D.	Rockland, Ont.	5	500 00	410 00
Duncan, W. H.	Regina, Sask.	25	2,500 00	1,825 00
Duthie, R. C.	Montreal, Que.	10	1,000 00	820 00
Doyle, Alfred	Fort Steele, B.C.	50	5,000 00	3,200 00
Dawson, F. B., M.D	Maple Creek, Sask	5	500 00	410 00
Darke, F. N.	Regina, Sask.	100	10,000 00	8,020 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	410 00
DeSalis, Major H. J. N.	Victoria, B.C.	10	1,000 00	836 21

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ ct
Dowler, A. H	Fort William, Ont	50	5,000 00	4,100 00
DeGero, Louis	Penticton, B.C	5	500 00	365 00
Draper, Mrs. Hester	Vancouver, B.C	5	500 00	427 56
Douglas, Mrs. Flora M	Brownlee, Sask	10	1,000 00	910 0[illegible]
Dietrich, F. E	Minneapolis, Minn., U.S.	10	1,000 00	820 00
Dickinson, John	Cumberland, B.C	10	1,000 00	820 10
Earp, Mrs. Annie G	Winnipeg, Man	2	200 00	200 00
Earp, Percy	"	5	500 00	500 00
Eilers, Lewis	Victoria, B. C	75	7,500 00	7,500 00
Eardley, B. A	Vancouver, B. C	10	1,000 00	1,000 00
Eardley, Mrs. Janet	Vancouver, B. C	10	1,000 00	1,000 00
Earlu, George	Winnipeg, Man	25	2,500 00	2,500 00
Evans, O. W	Dawson City, Yukon	15	1,500 00	1,500 00
Erzinger, John	Winnipeg, Man	25	2,500 00	2,275 00
Ellis, Thomas	Victoria, B. C	25	2,500 00	2,275 00
Elliott, R. T., K. C	"	200	20,000 00	2,210 00
Elford, J. H	"	70	7,000 00	6,370 00
Elford, Theophilus	"	10	1,000 00	910 00
Elliott, G. W	Medicine Hat, Alberta	5	500 00	410 00
Eagland, Charles	Blackie, Alberta	5	500 00	410 00
Frazer, R. P	Minnedosa, Man	10	1,000 00	1,000 00
Ferguson, Archibald, Jr	Holyoke, Mass., U.S.A	2	200 00	200 00
Fernie, William	Victoria, B. C	100	10,000 00	10,000 00
Ferguson, Hugh	"	10	1,000 00	1,000 00
Forlong, J. A	Winnipeg, Man	25	2,500 00	2,500 00
Framont, Joseph	Oak Lake, Man	10	1,000 00	1,000 00
Frankfurter, George	Winnipeg, Man	20	2,000 00	1,640 00
Fear, George M	Banff, Alberta	6	600 00	546 00
Fear, William H	Banff, Alberta	6	600 00	546 00
Frame, T. H	Scott, Sask	1	100 00	48 76
Fletcher, Joseph	Victoria, B. C	100	10,000 00	2,000 00
Flett, J. A	Vancouver, B. C	5	500 00	320 00
Falls, Hugh	Ladner, B. C	15	1,500 00	1,140 00
Fuller, Harry	Victoria, B. C	10	1,000 00	820 00
Frizell, George L	Minnedosa, Man	5	500 00	455 00
Finch, E. E	Strathclair, Man	10	1,000 00	673 40
Foote, W. A	Revelstoke, B. C	10	1,000 00	910 00
Freeman, G. A	Victoria, B. C	20	2,000 00	1,820 00
Ferguson, Hugh	Kenora, Ont	10	1,000 00	910 00
Forbes, Adam	Rathwell, Man	10	1,000 00	349 58
Fontana, Peter	Virden, Man	5	500 00	410 00
Ferrier, Rev. Thompson	Brandon, Man	20	2,000 00	1,460 00
Frederickson, J. S	Glenboro, Man	10	1,000 00	487 24
Forbes, Wilford	Calgary, Alberta	10	1,000 00	507 04
Falk, A. A	New Westminster, B. C.	50	5,000 00	2,892 80
Foxwell, W. E	Victoria, B. C	10	1,000 00	640 00
Field, W. H., M. D	Swift Current, Sask	10	1,000 00	820 00
Forster, H. T. W	Medicine Hat, Alberta	20	2,000 00	751 54
Ferguson, R. N	Victoria, B. C	15	1,500 00	219 00
Fenton, Miss Bessie M. (A. A. King, Trustee,)	Ladner, B. C	5	500 00	320 00
Foote, A. A. B	Pincher Creek, Alberta	10	1,000 00	820 00
Froom, A. C	Regina, Sask	20	2,000 00	1,640 00
Fowler, J. F	Wetaskiwin, Alberta	10	1,000 00	820 00
Fudger, W. E	Toronto, Ont	20	2,000 00	1,325 00
Ferguson & Sanson	"	98	9,800 00	8,036 00
Garland, Miss May B	St. Johns, Nfld	5	500 00	500 00
Gwynne-Vaughan, Miss E. B	Chilliwack, B. C	5	500 00	500 00
George, W. B	Wapella, Sask	5	500 00	500 00
Gore-Browne, H. T. T	Victoria, B. C	25	2,500 00	2,500 00
Gibbins, Johnson	Vancouver, B. C	10	1,000 00	1,000 00
Gunn, Robert, Sr	Winnipeg, Man	10	1,000 00	1,000 00
Grant, David	Vancouver, B. C	5	500 00	500 00
Genge, L. A	Victoria, B. C	30	3,000 00	2,730 00
Gibson, Andrew	"	20	2,000 00	1,698 18

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Guilmet, J. A.	Victoriaville, P. Q.	10	1,000 00	1,000 00
Greig, Mrs. Margaret E.	Victoria, B. C.	29	2,900 00	2,900 00
Girvan, Mrs. Louise F.	Plumas, Man.	5	500 00	500 00
Goodridge, L. A.	Edmonton, Alberta	100	10,000 00	6,095 01
Great West Permanent Loan Company, The	Winnipeg, Man.	475	47,500 00	38,725 00
Gibbons, Mrs. Ellen	Lethbridge, Alberta	10	1,000 00	1,000 00
Groom, P. M.	Penticton, B. C.	2	200 00	200 00
Gilhuly, R. H.	Selkirk, Man.	5	500 00	455 00
Gunn, W. H.	Winnipeg, Man.	10	1,000 00	564 10
Gunn, Robert	"	10	1,000 00	910 00
Gray, Andrew	Victoria, B. C.	100	10,000 00	9,100 00
Galletly, Mrs. M. M.	"	10	1,000 00	910 00
Gunn, J. F.	Green Ridge, Man.	10	1,000 00	910 00
Graham, George	Treherne, Man.	5	500 00	100 70
Gibson, Miss M. Lottie	Virden, Man.	5	500 00	455 00
Grey, R. J.	Maryfield, Sask.	20	2,000 00	1,730 00
Garry, T. H.	Yorkton, Sask.	10	1,000 00	820 00
Godley, S. H.	Brandon, Man.	10	1,000 00	910 00
Grant, Mrs. Helen M.	Victoria, B. C.	100	10,000 00	7,750 00
Goodland, Herbert	Brandon, Man.	5	500 00	455 00
Gray, George	Graysville, Man.	5	500 00	410 00
Garratt, A. W.	Milestone, Sask.	10	1,000 00	550 00
Gamble, G. S.	Regina, Sask.	10	1,000 00	629 55
Gass, Mrs. Elizabeth	Victoria, B. C.	80	8,000 00	3,650 00
Gilker, J. A.	Nelson, B. C.	20	2,000 00	1,228 89
Groves, Job	Steveston, B.C.	10	1,000 00	207 42
Garrow, Frederick	Granum, Alberta	10	1,000 00	730 00
Gibbs, F. E.	Fort William, Ont.	10	1,000 00	820 00
Gross, J. P.	Wetaskiwin, Alberta	15	1,500 00	1,230 00
Girvin, A. W., M. D.	Strathmore, Alberta	5	500 00	410 00
Gourlay, James	Lacombe, Alberta	10	1,000 00	820 00
Gibbons, R. V.	Lethbridge, Alberta	10	1,000 00	
Glattli, Herman	Portland, Oregon, U.S.A.	10	1,000 00	820 00
Grant, C. D.	Winnipeg, Man.	10	1,000 00	820 00
Hamilton, Mrs. Sarah	Winnipeg, Man.	25	2,500 00	2,500 00
Hislop, James	Seymour Arm, B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg, Man.	20	2,000 00	2,000 00
Hunter, A. C.	Green Ridge, Man.	25	2,500 00	2,175 00
Hewlings, F. H.	Victoria, B.C.	10	1,000 00	1,000 00
Harrison, D. A., M. D.	Whitestone, L.I., N. Y., U.S.A.	20	2,000 00	2,000 00
Hunter, James	Green Ridge, Man.	10	1,000 00	1,000 00
Harley, Hugh	Swan River, Man.	5	500 00	500 00
Hutchings, H. G.	Winnipeg, Man.	115	11,500 00	11,500 00
Hutchings, Ernest F.	"	100	10,000 00	10,000 00
Hadwin, F. W.	"	5	500 00	500 00
Hutchings, E. F.	Winnipeg, Man.	275	27,500 00	27,500 00
Hind, W. T.	Moosomin, Sask.	30	3,000 00	3,000 00
Hebb, E. H.	Winnipeg, Man.	100	10,000 00	4,876 00
Hodgson, R. S.	"	5	500 00	500 00
Hall, J. Andrew, M. D.	"	20	2,000 00	2,000 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	455 00
Herron, Curry	Winnipeg, Man.	4	400 00	364 00
Herron, Miss Mabel I.	"	1	100 00	91 00
Hume, J. Fred	Nelson, B. C.	50	5,000 00	4,370 00
Hallier, J. A.	Edmonton, Alberta	20	2,000 00	1,820 00
Hainsworth, J. S.	New Westminster, B.C.	10	1,000 00	910 00
Hamilton, A. E.	Winnipeg, Man.	5	500 00	455 00
Harrison, A. G.	Edmonton, Alberta	10	1,000 00	730 00
Hollingshead, W. J.	Winnipeg, Man.	30	3,000 00	2,730 00
Hetu, Mrs. Bertha	Edmonton, Alberta	20	2,000 00	1,532 56
Hallett, W. H.	Saltcoats, Sask.	10	1,000 00	820 00
Hoban, M. J.	Beausejour, Man.	5	500 00	410 00
Hoffmeister, R.	Vancouver, B.C.	50	5,000 00	2,511 20

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Henry, C. M., M. D.	Yorkton, Sask.	10	1,000 00	775 00
Herriott, William	Souris, Man.	10	1,000 00	820 00
Hughes, Samuel	Grand View, Man.	10	1,000 00	730 00
Huycke, A. H., M.D.	Kelowna, B. C.	10	1,000 00	485 08
Hart, Wilfred	Weyburn, Sask.	20	2,000 00	1,820 00
Hall, G. C.	Portage la Prairie, Man.	10	1,000 00	731 21
Hamilton, F. J.	Vancouver, B. C.	20	2,000 00	1,460 00
Hyde, W. J.	Balgonie, Sask.	20	2,000 00	1,640 00
Hamilton, Mrs. E. A. (J. G. Hamilton, Trustee)	Wilcox, Sask.	5	500 00	308 18
Hutcheson, T. W.	Swift Current, Sask.	5	500 00	410 00
Hepburn, Walter	Vancouver, B. C.	25	2,500 00	1,030 57
Hunter, Capt. William	Belleville, Ont.	50	5,000 00	3,650 73
Heisterman, B. S.	Victoria, B. C.	25	2,500 00	2,050 00
Holt, Est. T. G.	Medicine Hat, Alberta	5	500 00	410 00
Haney, C. N.	Vancouver, B. C.	10	1,000 00	607 60
Harvey, Edward	St. Johns, Nfld.	20	2,000 00	1,640 00
Halpin, H. W.	Prince Albert, Sask.	10	1,000 00	820 00
Hinton, H. R.	Cranbrook, B. C.	10	1,000 00	538 92
Hancock, A. J.	Toronto, Ont.	10	1,000 00	583 00
Hutchinson, Joseph	Gull Lake, Sask.	25	2,500 00	2,050 00
Hewitt, Est. E. G.	Maple Creek, Sask.	10	1,000 00	820 00
Henderson, Est. T. H.	Chilliwack, B. C.	10	1,000 00	396 98
Hanes, W. A. W.	Bassano, Alberta	10	1,000 00	280 00
Horne, J. T.	Port William, Ont.	50	5,000 00	3,650 00
Holmes, W. E. M.	High River, Alberta	10	1,000 00	221 91
Holden, D. B., M.D.	Victoria, B. C.	10	1,000 00	820 00
Hume, Alexander	Lacombe, Alberta	30	3,000 00	930 00
Herbert, F. H.	Edmonton South, Alb.	5	500 00	365 00
Innes, R. L.	Hamilton, Ont.	25	2,500 00	2,500 00
Inkster, Hon. Colin	Winnipeg, Man.	30	3,000 00	3,000 00
Inksetter, W. E.	San Jose, Costa Rico	20	2,000 00	2,000 00
Imperial Canadian Trust Co., The (Trustees Est. James Brownlee)	Winnipeg, Man.	15	1,500 00	1,500 00
Ives, F. D.	Victoria, B. C.	5	500 00	320 00
Irving, R. W., M.D.	Kamloops, B. C.	10	1,000 00	910 00
Ings, J. Walter	Lincham, Alberta	65	6,500 00	5,320 00
Ings, F. W.	Nanton, Alberta	10	1,000 00	640 00
Imperial Canadian Trust Co., The	Winnipeg, Man.	5	500 00	243 80
Jones, Thomas	"	20	2,000 00	2,000 00
Jeffery, Isaac	"	3	300 00	266 00
Jefferies, B. N.	Armstrong, B. C.	1	100 00	82 00
Jones, E. W.	Moosomin, Sask.	5	500 00	455 00
Jones, S. E.	Virden, Man.	10	1,000 00	910 00
Jack, Alexander	Victoria, B. C.	50	5,000 00	4,274 83
Jones, Joseph	Winnipeg, Man.	10	1,000 00	910 00
Jones, W. R.	Vancouver, B. C.	25	2,500 00	
Jones, A. E.	Milestone, Sask.	10	1,000 00	820 00
Jones Joseph	Vancouver, B. C.	50	5,000 00	3,650 00
Jones, W. H.	Nelson, B. C.	20	2,000 00	1,041 93
Jagger, Harold	Moose Jaw, Sask.	10	1,000 00	820 00
Jordan, Mrs. E. K.	Winnipeg, Man.	3	300 00	273 00
Jenkens, C. G.	Fort William, Ont.	10	1,000 00	579 37
Johns, Samuel	Victoria, B. C.	25	2,500 00	2,050 00
Kinnaird, D. McK.	Russell, Man.	20	2,000 00	2,000 00
Kiddie, Thomas	Vancouver, B. C.	25	2,500 00	2,500 00
Kneen, G. V.	Montreal, Que.	1	100 00	100 00
Keech, Hiram	Stony Mountain, Man.	20	2,000 00	1,820 00
Kirk, G. A.	Victoria, B. C.	20	2,000 00	2,000 00
Kay, J. D.	New Westminster, B. C.	5	500 00	500 00
Keith, Est. J. C.	Vancouver, B. C.	100	10,000 00	1,291 76
Kerr, T. W.	Vancouver, B. C.	50	5,000 00	3,425 91
Kenny, F. J., M. D.	New Westminster, B. C.	40	4,000 00	3,280 00
Kippen, R. D., M. D.	Newdale, Man.	10	1,000 00	910 00
Keith, H. W., M. D.	Enderby, B. C.	10	1,000 00	910 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts
Keown, Dr. L. D.	Moosomin, Sask	5	500 00	455 00
Kane Paul	Ratwell, Man.	10	1,000 00	680 50
Knox, W. J., M. D.	Kelowna, B. C.	10	1,000 00	820 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	690 00
Knight, A. W. P.	Victoria, B. C	5	500 00	410 00
King, A. A., M. D.	Ladner, B. C	5	500 00	410 00
Kilborn, Miss Jessie	Vancouver, B. C.	5	500 00	410 00
Kettles, Charles	Pincher Creek, Alberta	30	3,000 00	2,190 00
Kettles, J. N.	"	10	1,000 00	580 03
Kearns, David	Maple Creek, Sask.	50	5,000 00	4,322 12
Kinnaird, A. Y.	Ogema, Sask.	10	1,000 00	650 00
Knox, William	Prince Albert, Sask	10	1,000 00	820 00
Kempthorne, S. T.	Saskatoon, Sask	20	2,000 00	1,460 00
Knight, Robert	Calgary, Alberta	10	1,000 00	296 80
Lindsay, Mrs. Annie G. C.	Limerick, Sask.	2	200 00	200 00
Lee, Thomas	Winnipeg, Man.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta	10	1,000 00	1,000 00
Lockhart, Est. Thomas	Vancouver, B.C.	5	500 00	500 00
Lawson, Est. James H.	Victoria, B.C.	35	3,500 00	3,275 00
Lathrope, Mrs. Charlotte F.	Shoal Lake, Man.	5	500 00	500 00
Laundy, Mrs. Ellen	Victoria, B.C.	2	200 00	200 00
Lovell, Mrs. Margaret	"	40	4,000 00	4,000 00
Leeming, Est. Annie	"	15	1,500 00	1,230 00
Lindsay, Mrs. Naomi E.	"	150	15,000 00	15,000 00
Lander, Mrs. Annie L.	Ladner, B.C.	5	500 00	500 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	1,640 00
Lewin, F. E.	MacGregor, Man.	10	1,000 00	910 00
Larom, W. S.	Prince Albert, Sask.	2	200 00	182 00
Llwyd, T. D. D.	Toronto, Ont.	35	3,500 00	2,510 00
Lowther, J. S.	Edmonton, Alta	10	1,000 00	885 17
Lyons, R. F.	Carberry, Man.	10	1,000 00	948 32
Lavery, W. R.	Winnipeg, Man.	10	1,000 00	820 00
Law, John	Vancouver, B.C.	100	10,000 00	7,322 55
Lee, William	Moosomin, Sask.	10	1,000 00	910 00
Laycock, Burton (A. Laycock, trustee)	Foxwarren, Man.	10	1,000 00	553 24
Leavens, L. H.	Foxwarren, Man.	10	1,000 00	910 00
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	750 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	820 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	7,300 00
Levar, Mrs. Husley H.	Armstrong, B.C.	20	2,000 00	1,820 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	910 00
Lyons, Mrs. Belle M.	"	5	500 00	455 00
Logan & Macdonald	Gilbert Plains, Man.	10	1,000 00	910 00
Livingstone, Mrs. Annie G.	Deloraine, Man.	5	500 00	455 00
Laidlaw, Rev. R. S.	Brandon, Man.	10	1,000 00	1,000 00
Lawson, Thomas	Graysville, Man	10	1,000 00	820 00
Levy, H. E	Victoria, B.C.	20	2,000 00	1,630 00
Longpré, J. A. R	Qu'Appelle, Sask.	10	1,000 00	820 00
Limoges, Benjamin	Whitewood, Sask.	20	2,000 00	1,640 00
LeMessurier, G. W	St. Johns, Nfld	5	500 00	410 00
Latham, Arthur	Moose Jaw, Sask.	25	2,500 00	2,050 00
Lowe, W. J.	S. Vancouver, B.C.	50	5,000 00	
Lea, Thomas	Victoria, B.C.	10	1,000 00	392 20
Leeming, Mrs. Cecil	"	10	1,000 00	640 00
Love, Mrs. Clara H. M.	"	10	1,000 00	580 01
Lindsay & Mudie	Prince Albert, Sask.	20	2,000 00	1,640 00
Loggie, W. J.	Wetaskiwin, Alta	10	1,000 00	820 00
Muir, George	Edinburgh, Scotland	5	500 00	500 00
Maclean, Rev. John	Winnipeg, Man.	20	2,000 00	1,732 39
Moon, J. J.	London, England	10	1,000 00	1,000 00
Muir, William	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. Sherman	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. Edith L.	Mansfield, Nottingham, Eng.	10	1,000 00	1,000 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Mordea, T. W.	Pincher Creek, Alta.	5	500 00	500 00
Mail, James	Edmonton, Alta	20	2,000 00	2,000 00
MacPherson, Mrs. Annie S.	Napanee, Ont.	9	900 00	900 00
Mellon, J. J.	Edmonton South, Alta.	50	5,000 00	3,099 91
Mitchell, J. A.	Pakan, Alta.	5	500 00	500 00
Martin, Cornelius	Vancouver, B.C.	25	2,500 00	2,500 00
Montgomery, G. S.	Edmonton, Alta	10	1,000 00	1,000 00
Murray, George	Graysville, Man	10	1,000 00	1,000 00
Macdonald, D. J.	Vancouver, B.C.	65	6,500 00	5,780 00
Maclachlan, Major R. C.	Tipperary, Ireland	21	2,100 00	2,100 00
Manley, Miss Adelaide	Vancouver, B.C.	10	1,000 00	1,000 00
Milne, Alexander	Winnipeg, Man.	20	2,000 00	2,000 00
Main, Mrs. Laura E.	"	50	5,000 00	5,000 00
Mellard, Samuel	Chilliwack, B.C.	10	1,000 00	1,000 00
Mutter, Major J. M.	Sooinos, B.C.	50	5,000 00	2,900 57
Mitchell, J. A.	Victoria, B.C.	150	15,000 00	15,000 00
Miller, H. D. & Co., Ltd.	"	100	10,000 00	10,000 00
Moore, Miss Ethel	Winnipeg, Man.	10	1,000 00	1,000 00
Macmorine, Miss S. L.	Brandon, Man.	5	500 00	500 00
MacLeod, M. H.	Winnipeg, Man.	50	5,000 00	5,000 00
Morgan, J. H.	"	10	1,000 00	1,000 00
Maclean, H. A.	Victoria, B.C.	50	5,000 00	5,000 00
Martin, Wm. M.	Regina, Sask.	40	4,000 00	4,000 00
Martin, Mrs. Violette T.	"	10	1,000 00	1,000 00
Martin, E. D.	Winnipeg, Man.	100	10,000 00	4,875 00
Martysh, Rev. Basil	Edmonton, Alta	20	2,000 00	1,903 00
Mullins, P. W.	Selkirk, Man.	5	500 00	384 54
Mould, J. W.	Edmonton, Alta	50	5,000 00	3,538 30
Macdonald, J. S.	"	100	10,000 00	6,618 33
Moore, H. H.	Calgary, Alta.	50	5,000 00	4,748 42
Munro, Est. G. F.	Winnipeg, Man.	10	1,000 00	910 00
Mortlock, Ernest	Dominion City, Man.	10	1,000 00	910 00
Munroe, Donald	Winnipeg, Man.	20	2,000 00	1,820 00
Morey, Henry	New Westminster, B.C.	10	1,000 00	910 00
Morton, John	Vancouver, B.C.	15	1,500 00	937 77
Muir, James	MacGregor, Man.	5	500 00	455 00
Martin, A. E.	Elrose, Sask.	10	1,000 00	880 00
Mathieu, J. A.	Rainy River, Ont.	50	5,000 00	4,550 00
Morrison, S. R.	Atwood, Ont.	40	4,000 00	2,055 68
Moore, F. A.	Delia, Alta.	10	1,000 00	910 00
Muskett, A. D.	Victoria, B.C.	5	500 00	455 00
Musson, H. G.	Winnipeg, Man.	10	1,000 00	730 00
May, L. W., M.D.	Edmonton South, Alta.	10	1,000 00	772 17
Manning, A. J.	Reston, Man.	10	1,000 00	910 00
Matheson, Robert	Victoria, B.C.	5	500 00	410 00
Mitchell, J. W.	Arrow River, Man.	10	1,000 00	820 00
Munroe, James	Winnipeg, Man.	10	1,000 00	820 00
Mitchell, Mrs. Winifred W.	Kelowna, B.C	200	20,000 00	12,800 00
Marsh, John	Radford, England	2	200 00	164 00
Megill, Mrs. Mary O.	Winnipeg, Man.	10	1,000 00	823 00
Munroe, Mrs. Barbara	"	5	500 00	410 00
Muir, Robert	Yellow Grass, Sask.	20	2,000 00	1,640 00
Meek, Mrs. Hattie L.	Regina, Sask.	20	2,000 00	1,640 00
Mara, J. A.	Victoria, B.C.	200	20,000 00	16,400 00
Manley, Thomas	Prince Albert, Sask.	10	1,000 00	730 00
Markle, M. C.	Shoal Lake, Man.	5	500 00	410 00
May, Arthur H.	Weybridge, England	15	1,500 00	1,295 01
Morrison, Mrs. Bertha M. (W. N. Morrison, trustee)	Lacombe, Alta.	15	1,500 00	1,230 00
Moberly, Mrs. Bessie	Yorkton, Sask.	15	1,500 00	1,365 00
Mackenzie-Grieve, Capt. F. J.	Droxford, England	10	1,000 00	820 00
McIntosh, S. G.	Winnipeg, Man.	10	1,000 00	1,000 00
McDonald, A. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. Euphemia E.	"	10	1,000 00	1,000 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McDougall, James	Victoria, B.C.	30	3,000 00	3,000 00
McKnight, George	Glenboro, Man.	10	1,000 00	770 00
McNabb, Thomas	Turin, Alta.	10	1,000 00	1,000 00
McPherson, Daniel	New Westminster, B.C	30	3,000 00	2,460 00
McKinnon, Mrs. Mary J.	Moose Jaw, Sask.	5	500 00	500 00
McColl, Mrs. Maria J.	New Westminster, B.C	10	1,000 00	1,000 00
McGrath, John	Point du Bois, Man	10	1,000 00	1,000 00
McManus, Michael	Winnipeg, Man.	100	10,000 00	10,000 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	6,000 00
McBride, William	Winnipeg, Man.	3	300 00	300 00
McIntyre, Duncan	Carman, Man.	10	1,000 00	1,000 00
McKeague, W. W.	Winnipeg, Man.	50	5,000 00	2,488 00
McRae, D. A.	"	50	5,000 00	4,559 00
McArthur, D. A.	"	50	5,000 00	3,593 81
McCartney, John	Emerson, Man.	10	1,000 00	950 26
McRae, P. J.	Winnipeg, Man.	5	500 00	455 00
McIntosh, David	"	10	1,000 00	1,000 00
McBean, William	Ridgeville, Man.	10	1,000 00	910 00
McBean, Argus	"	10	1,000 00	910 00
McLeod, Donald	Keewatin, Ont.	5	500 00	474 22
McKay, James	Minnedosa, Man.	10	1,000 00	910 00
McDermott, P. J.	"	5	500 00	474 17
McPherson, T. S.	Victoria, B.C.	200	20,000 00	15,500 00
McKechnie, W. B., M.D.	Vancouver, B.C.	10	1,000 00	730 00
McCallum, R. H.	Russell, Man.	15	1,500 00	1,320 00
McGregor, Allan	Moosomin, Sask	5	500 00	455 00
McKay, Donald	Armstrong, B.C.	40	4,000 00	1,571 73
McDonald, W. W.	Fleming, Sask.	10	1,000 00	910 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	1,000 00
McDougal, R. J. & Son	Lancaster, Ont.	20	2,000 00	1,820 00
McIntyre, Peter	Carman, Man.	10	1,000 00	640 00
McGregor, James	"	10	1,000 00	820 00
McGregor, Malcolm	"	10	1,000 00	820 00
McRae, Kenneth	"	5	500 00	365 00
MacPherson, Coleman	Victoria, B.C.	50	5,000 00	2,488 05
McNeill, J. C.	Calgary, Alta.	10	1,000 00	820 00
McDonald, J. A.	Roland, Man.	25	2,500 00	2,050 00
McKenzie, Alexander	Vancouver, B.C.	10	1,000 00	820 00
McKenzie, Alexander, jr.	"	5	500 00	410 00
McKenzie, Mrs. Janet	"	5	500 00	410 00
McNeish, Thomas	Slocan City, B.C.	25	2,500 00	1,400 00
McNeish, Mrs. Bessie O.	"	25	2,500 00	1,400 00
McCowan, Mrs. Janet	Portage la Prairie, Man.	10	1,000 00	820 00
McEdward, George	Fort William, Ont.	30	3,000 00	2,190 00
McNaught, Mathew	Granum, Alta.	10	1,000 00	820 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	1,453 42
McKellar, Peter	Fort William, Ont.	50	5,000 00	4,100 00
McMurchy, R. D.	Regina, Sask.	10	1,000 00	820 00
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	2,750 00
MacKenzie, Miss Tena	Edmonton, Alta.	10	1,000 00	730 00
McMillan, Miss Eliza	Victoria, B.C.	10	1,000 00	417 20
McLean, Miss Ernestine	Camaguey, Cuba.	50	5,000 00	1,855 00
Narracott, Mrs. Clara I.	Winnipeg, Man.	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella	Victoria, B.C.	100	10,000 00	10,000 00
Nelson, H. R., M.D.	Williamshead, B.C.	10	1,000 00	820 00
Nye, T. S.	North Vancouver, B.C.	75	7,500 00	5,114 50
Nelson, Charles	Vancouver, B.C.	50	5,000 00	1,600 00
Nelson Loan & Invt. Co., Ltd.	St. Johns, Nfld.	20	2,000 00	1,640 00
Noble, Francis	Longview, Alta.	10	1,000 00	730 00
Noble, W. J.	High River, Alta.	10	1,000 00	730 00
O'Sullivan, Mrs. Helen A.	New York, N.Y., U.S.A	100	10,000 00	10,000 00
O'Brien, John	Portage la Prairie, Man.	25	2,500 00	1,689 34
Oliver, William	Lethbridge, Alta.	25	2,500 00	1,628 12
Ohlheiser, Joseph	Gull Lake, Sask.	5	500 00	333 80

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Odell, W. H	Wetaskiwin, Alta	5	500 00	410 00
Olmstead, Mrs. Rachel	Vancouver, B.C	20	2,000 00	1,385 00
Partridge, Ira O	Sintaluta, Sask	40	4,000 00	4,000 00
Pollock, Est. Henry C	Stewiacke, N.S	5	500 00	500 00
Phair, James	Vancouver, B.C	50	5,000 00	4,280 00
Perdue, G. M	Victoria, B.C	106	10,000 00	9,575 81
Pender, James	Nanaimo, B.C	10	1,000 00	1,000 00
Parker, Mrs. Isabel	Kamloops, B.C	10	1,000 00	1,000 00
Powell, I. W	Victoria, B.C	100	10,000 00	5,283 15
Paddon, J. A	St. Johns, Nfld	10	1,000 00	1,000 00
Piper, H. M	Fort William, Ont	20	2,000 00	2,000 00
Peterson, Mrs. Petrea, Administratrix	Winnipeg, Man	10	1,000 00	1,000 00
Power, R. A	Victoria, B.C	5	500 00	500 00
Potts, R. J	Vancouver, B.C	5	500 00	432 25
Popham, E. S., M.D	Winnipeg, Man	100	10,000 00	9,100 00
Parr, W. J	Killarney, Man	4	400 00	264 00
Paterson, Alexander	Vancouver, B.C	5	500 00	455 00
Pope, Charles	Kenora, Ont	20	2,000 00	1,720 00
Price, A. H	Essondale, B.C	10	1,000 00	910 00
Pennington, Walter	Moosomin, Sask	5	500 00	455 00
Patterson, Est. William	Birtle, Man	10	1,000 00	910 00
Pearson, Mrs. Sophia	Alto, Ga., U.S.A	5	500 00	455 60
Pawlett, Francis	Yorkton, Sask	5	500 00	365 00
Pitt, Alfred	Dryden, Ont	5	500 00	455 00
Price, Mrs. Margery A	Westmount, Que	40	4,000 00	2,319 26
Pollitt, William	Sperling, Man	5	500 00	455 00
Pender, W. D	Winnipeg, Man	10	1,000 00	633 91
Partridge, T. E	Sintaluta, Sask	20	2,000 00	1,640 00
Preston, A. F	Victoria, B.C	100	10,000 00	8,200 00
Paterson, J. B	Calgary, Alta	20	2,000 00	969 44
Piper, R. S	Fort William, Ont	20	2,000 00	1,640 00
Poole, J. I	Wetaskiwin, Alta	5	500 00	432 44
Parlee, H. H	Edmonton, Alta	20	2,000 00	1,640 00
Park, A. W., M.D	Cochrane, Alta	10	1,000 00	820 00
Pender, Miss Mary	Nanaimo, B.C	5	500 00	410 00
Parker, Sir Gilbert, Bart	London, Eng	100	10,000 00	2,800 00
Putnam, A. G	Vancouver, B.C	5	500 00	485 03
Partington, Oswald	Kenora, Ont	10	1,000 00	910 00
Pender, Andrew	Nanaimo, B.C	15	1,500 00	960 00
Quinn, J. W	Brandon, Man	5	500 00	455 00
Redmond, Mrs. Mary E	Wingham, Ont	10	1,000 00	1,000 00
Robertson, John	Cambuslang, Scot	10	1,000 00	1,000 00
Robertson, Andrew, jr	"	10	1,000 00	1,000 00
Richardson, G. A	Victoria, B.C	10	1,000 00	1,000 00
Ross, Mrs. Hattie W	Edmonton, Alta	25	2,500 00	2,500 00
Rendell, A. S	St. Johns, Nfld	10	1,000 00	1,000 00
Reid, James	Cumberland, B.C	25	2,500 00	2,500 00
Raan, Mrs. Eleanor M	Sedgley, Eng	10	1,000 00	918 28
Redshaw, William	Dominion City, Man	5	500 00	500 00
Runions, Mrs. Helen E	Calgary, Alta	5	500 00	500 00
Ross, Miss Lucy K., Fred. Ross, Trustee	Edmonton, Alta	25	2,500 00	2,500 00
Rea, R. H	Calgary, Alta	10	1,000 00	1,000 00
Rugg, E. W	Winnipeg, Man	10	1,000 00	640 00
Robinson, Capt. Wm	"	100	10,000 00	9,771 43
Ross, D. G., M.D	Selkirk, Man	5	500 00	455 00
Rutherford, Hon. A. C	Edmonton South, Alta	100	10,000 00	6,400 00
Rogers, Jonathan	Vancouver, B.C	100	10,000 00	6,723 04
Rott, H. H. & Son	Emerson, Man	5	500 00	455 00
Rithet, Mrs. Velda W	Victoria, B.C	10	1,000 00	910 00
Ramsay, Walter	Edmonton, Alta	50	5,000 00	1,650 00
Rutherford, Mrs. Bessie F	Stratford, Ont	5	500 00	455 00
Rainey, W. D	Moosomin, Sask	5	500 00	455 00
Riehl, Jacob	Transcona, Man	10	1,000 00	9 97
Richardson, William	portage la Prairie, Man	10	1,000 00	6 5 84

THE CANADA NATIONAL—*Continued.*

LIS OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Robinson, Mrs. Agnes M.	Victoria, B.C.	10	1,000 00	910 00
Raymer, H. W.	Kelowna, B.C.	10	1,000 00	730 00
Runions, J. E.	Calgary, Alberta	5	500 00	50 00
Raby, W. G.	Summerland, B.C.	10	1,000 00	730 00
Redding, J. T.	Victoria, B.C.	25	2,500 00	106 00
Reade, G. Morris	Whitewood, Sask.	20	2,000 00	1,640 00
Ross, G. H.	Calgary, Alta.	5	500 00	379 70
Robinson, Est. T. W.	Toronto, Ont.	50	5,000 00	4,100 00
Ross, H. S.	Moosejaw, Sask.	20	2,000 00	455 80
Robinson, W. J.	Bassano, Alberta	10	1,000 00	60 24
Reilly, Dawson & Reilly	Regina, Sask.	20	2,000 00	1,640 00
Ranby, A. C.	Keoma, Alberta	1	100 00	82 00
Robertson, Est. James	Olds, Alberta	5	500 00	148 40
Rossie, E. C.	Regina, Sask.	10	1,000 00	730 00
Sandgren, J. A.	Spokane, Wash., U.S.A.	50	5,000 00	5,000 00
Steele, Mrs. Fanny W.	Winnipeg, Man.	20	2,000 00	2,000 00
Stevenson, Mrs. Sarah E.	Virden, Man.	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N.S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert, Sask.	20	2,000 00	2,000 00
Schoenan, Mrs. Elizabeth	Virden, Man.	5	500 00	500 00
Sawle, A. L.	Athabasca Landing, Alberta.	6	600 00	600 00
Stone, W. H.	Victoria, B.C.	26	2,600 00	2,600 00
Skinner, Mrs. Fanny J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	897 52
Sirett, E. J.	Neepawa, Man.	10	1,000 00	1,000 00
Stevens, Henry	Oak Lake, Man.	10	1,000 00	1,000 00
Siebenbaum, Henry	Victoria, B.C.	25	2,500 00	2,500 00
Stewart, George	S. Vancouver, B.C.	140	14,000 00	5,321 71
Spankie, J. E., M.D.	Victoria, B.C.	10	1,000 00	500 00
Speirs, J. T.	Winnipeg, Man.	30	3,000 00	3,000 00
Stroh, Mrs. Amelia B.	Los Angeles, Cal., U.S.A.	3	300 00	300 00
Simpson, H. C.	Virden, Man.	5	500 00	500 00
Seldon, G. E., M.D.	Vancouver, B.C.	20	2,000 00	2,000 00
Stuart, J. F.	Winnipeg, Man.	50	5,000 00	4,550 00
Sandison, Henry	"	25	2,500 00	2,275 00
Strevel, Est. G. H.	"	50	5,000 00	550 00
Spear, J. R.	Winnipeg, Man.	50	5,000 00	3,384 23
Sprague, D. E.	"	100	10,000 00	5,500 00
Sparling, Est. J. W.	"	10	1,000 00	520 00
Sparling, F. W.	"	10	1,000 00	487 60
Short, James	Calgary, Alberta	20	2,000 00	1,757 00
Stirling, J. T.	Edmonton, Alberta	30	3,000 00	2,335 00
Stewart, Miss Margaret I.	Selkirk, Man.	5	500 00	455 00
Sutherland, Cecil	Edmonton, Alberta	20	2,000 00	1,820 00
Scott, Hon. Walter	Regina, Sask.	10	1,000 00	910 00
Stewart, Duncan	Victoria, B.C.	50	5,000 00	4,460 00
Stewart, Alexander	"	75	7,500 00	6,825 00
Smith, H. A.	Ridgeville, Man.	5	500 00	455 00
Smith, J. M.	Green Ridge, Man.	10	1,000 00	910 00
Schmid, Mrs. Mary	Edmonton, Alberta	25	2,500 00	2,175 00
Scott, Robert	Victoria, B.C.	50	5,000 00	4,460 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	760 00
Stubbs, L. S.	Birtle, Man.	10	1,000 00	910 00
Scruton, G. R.	Winnipeg, Man.	5	500 00	412 00
Smith, J. H.	Elm Creek, Man.	10	1,000 00	820 00
Scallion Bros.	Virden, Man.	20	2,000 00	1,820 00
Sandell, T. & A. J.	Oak Lake, Man.	10	1,000 00	910 00
Smith, David	Gladstone, Man.	5	500 00	410 00
Stelck, A. H. F.	Dauphin, Man.	25	2,500 00	1,444 00
Sutherland, David	"	25	2,500 00	1,444 00
Snowden, W. H.	Morden, Man.	10	1,000 00	850 00
Sigmar, Bros. & Co.	Glenboro, Man.	10	1,000 00	820 00
Sayward, J. A.	Victoria, B.C.	200	20,000 00	18,200 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Stewart, Miss Florence N	Victoria, B.C.	16	1,600 00	1,168 00
Shirreff, R. G	Edmonton South, Alta	5	500 00	455 00
Sutherland, Mrs. Janet	Gilbert Plains, Maa	10	1,000 00	910 00
Sayder, James	Manor, Sask	5	500 00	455 00
Silcox, A. J	Redvers, Sask	5	500 00	455 00
Scott, W. J	Weyburn, Sask	5	500 00	100 70
Silvester, Geoffrey	Calgary, Alberta	20	2,000 00	1,820 00
Schuster, Est. Joseph	"	10	1,000 00	730 00
Starr, J. C	Winnipeg, Man	5	500 00	455 00
Sharron, C. A	"	15	1,500 00	1,230 00
St. Denis, Denis	Nelson, B.C.	50	5,000 00	2,438 00
Stamper, Est. Daniel	Moose Jaw, Sask	10	1,000 00	581 68
Selwood, F. S	Calgary, Alberta	10	1,000 00	667 00
Smyth, Hon. W. O	Swift Current, Sask	25	2,500 00	965 00
Sparks, F. P	Vancouver, B.C.	50	5,000 00	2,759 00
Simmonds, W.R	Medicine Hat, Alberta	10	1,000 00	289 52
Shaw, York	Calgary, Alberta	10	1,000 00	730 00
Sumner, A. J. E	Saskatoon, Sask	15	1,500 00	1,230 00
Small, Edwin	Maple Creek, Sask	5	500 00	410 00
Salmon, H. L	Victoria, B.C	50	5,000 00	3,370 39
Stanley, G.D., M.D	High River, Alberta	5	500 00	410 00
Storey, Est. E. M	Regina, Sask	20	2,000 00	1,640 00
Smith, A. J	Saskatoon, Sask	10	1,000 00	673 73
Short, C. C	High River, Alberta	10	1,000 00	730 00
Smith, G. W	Red Deer, Alberta	50	5,000 00	2,902 72
St. Clair, Mrs. Eliza	Victoria, B.C.	20	2,000 00	1,560 00
Stare, P.W	Port Arthur, Ont	10	1,000 00	580 00
Silvester, Miss Beatrice	Vancouver, B.C.	5	500 00	410 00
Titley, Rupert	Toronto, Ont	10	1,000 00	1,000 00
Turner, George	New Westminster, B.C.	10	1,000 00	1,000 00
Turnbull, J. H	Winnipeg, Man	100	10,000 00	10,000 00
Taylor, E. L., K.C	"	100	10,000 00	10,000 00
Talbot, Mrs. Laura T	Victoria, B.C.	50	5,000 00	5,000 00
Tomalin, Mrs. Elizabeth A., W. J. C. Tomalin, Trustee	"	5	500 00	500 00
Taylor, H. H	Chilliwack, B.C.	5	500 00	273 80
Tobin, A. H	Victoria, B.C.	20	2,000 00	1,822 00
Thomson, George	Winnipeg, Man	5	500 00	455 00
Thomson, H. B	Victoria, B.C.	100	10,000 00	6,772 90
Toms, L. W	"	50	5,000 00	3,850 00
Taylor, Mrs. Georgia M	"	10	1,000 00	910 00
Tyson, George	Vancouver, B.C.	10	1,000 00	730 00
Thompson, Mrs. Abbie G	S. Vancouver, B.C.	5	500 00	196 10
Thorburn, W. C	Broadview, Sask	25	2,500 00	1,825 00
Thompson & Baker	Moosejaw, Sask	25	2,500 00	1,453 67
Taylor, W. E	Toronto, Ont	5	500 00	410 00
Turgeon, Mrs. Rose A	Cranbrook, B.C.	50	5,000 00	3,650 00
Taylor, Hillard	Winnipeg, Man	10	1,000 00	583 00
Vaughan, L.S	Selkirk, Man	10	1,000 00	910 00
Vereker, J. E. P	Kenora, Ont	25	2,500 00	2,275 00
Vankleeck, P. D., M.D	Armstrong, B.C.	20	2,000 00	1,443 07
Vicars, W. G	Qu'Appelle, Sask	10	1,000 00	550 00
Van Houten, W. J	Vancouver, B.C.	200	20,000 00	
Van Egmond, W. G	Regina, Sask	20	2,000 00	1,640 00
Van Decar, L.B	Vancouver, B.C.	50	5,000 00	545 83
Vigar, F.C	Gleichen, Alberta	55	5,500 00	2,573 93
Vigar, F. C. (Trustee)	"	5	500 00	291 14
Van Houten, Mrs. Mary O	Nanaimo, B.C.	50	5,000 00	3,650 00
Wright, W. J	Victoria, B.C.	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask	5	500 00	500 00
Willoughby, Charles	Regina, Sask	60	6,000 00	5,550 00
Williams, A. A. G	Winnipeg, Man	1	100 00	100 00
Wainewright, R. S	"	20	2,000 00	1,730 00
Wasson, H. J., M.D	Victoria, B.C.	50	5,000 00	4,730 00

THE CANADA NATIONAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Wallace, C. A.	Grand Forks, B.C.	35	3,500 00	3,500 00
Wynne, Est. J. R.	Winnipeg, Man.	100	10,000 00	10,000 00
Westbrook, A. E.	Rouleau, Sask.	20	2,000 00	1,460 00
Wolrige, George	Vancouver, B.C.	10	1,000 00	1,000 00
Wilkes, John	Winnipeg, Man.	10	1,000 00	1,000 00
Waddell, Est. Thomas	"	25	2,500 00	2,500 00
West, T. A.	"	8	800 00	694 68
Williamson, R. T.	FortSaskatchewan,Alta.	50	5,000 00	2,915 00
Williamson, S. W.	Edmonton, Alberta	50	5,000 00	2,982 50
Weiler, Mrs. Emma J.	Victoria, B.C.	50	5,000 00	4,325 00
Walls, L. T.	Winnipeg, Man.	3	300 00	273 00
Walker, R. E.	Caledonia, Ont.	5	500 00	455 00
Walker, R. A.	"	1	100 00	91 00
Walker, R. Eden, M.D.	New Westminster, B.C.	25	2,500 00	2,275 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	8,542 86
Wilson, W. and J.	"	100	10,000 00	9,100 00
Woods, J. E.	Pincher Creek, Alberta	100	10,000 00	7,196 77
Williamson, William	Winnipeg, Man.	5	500 00	410 00
Wilson, James	Vancouver, B.C.	20	2,000 00	1,730 00
Wogan-Wainewright, C.	Virden, Man.	10	1,000 00	18 00
Wilson, David	Victoria, B.C.	20	2,000 00	1,820 00
Williams, Herbert	Fort Francis, Ont.	50	5,000 00	4,550 00
Woelffe, C. A.	Moosomin, Sask.	10	1,000 00	910 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	910 00
Wolrige, Est. Frederick	Victoria, B.C.	35	3,500 00	3,179 35
Wallace, W. H.	Dauphin, Man.	20	2,000 00	781 85
Wallace, A. W.	"	10	1,000 00	640 00
Wade, A. H.	Penticton, B.C.	10	1,000 00	685 00
White, R. B., M.D.	"	20	2,000 00	1,214 91
Wilson, O. K.	Milestone, Sask.	100	10,000 00	6,400 00
Willis, Robert	Vancouver, B.C.	25	2,500 00	265 00
White, Est. Mrs. M. J. G.	Victoria, B.C.	50	5,000 00	3,650 00
White, C. J.	Vancouver, B.C.	10	1,000 00	555 00
Wallace, R. W.	Lethbridge, Alberta	10	1,000 00	820 00
Wilson, D. H.	Winnipeg, Man.	5	500 00	382 16
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	1,230 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	820 00
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	337 03
Wilson, N. R.	Winnipeg, Man.	10	1,000 00	820 00
Weaver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	822 45
Whiteside & Edmonds	New Westminster, B.C.	10	1,000 00	730 00
White, Mrs. Annie J.	Banff, Alberta	10	1,000 00	820 00
Wood, W. D.	Vancouver, B.C.	20	2,000 00	742 00
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	640 00
Wright, Mrs. Hattie	Calgary, Alberta	5	500 00	313 95
Woodard, A. W.	Vancouver, B.C.	5	500 00	103 55
Young, R. C.	Montreal, Que.	5	500 00	500 00
Young, Mrs. Jessie H.	Murray P.O., Ont.	5	500 00	500 00
Yates, Rowland	Victoria, B.C.	10	1,000 00	855 02
Young, Hugh	Tranent, Scotland	10	1,000 00	690 80
Totals		20,704	$2,070,400 00	$1,557,828 08

THE CANADA WEATHER INSURANCE COMPANY.

List of Directors—(As at Feb. 9, 1915).

Angus McKay, Pres.; Frederick Millman, Vice-Pres.; A. B. Welford; James E. Fergusson; Frederick B. Welford.

List of Shareholders.—(As at Dec. 31, 1915.)

*Shares marked * have been forfeited since Dec. 31, 1915, for non-payment o calls.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Atmore, T. S.	St. George, Ont.	2	200 00	200 00
Alexander, John	Palermo, Ont.	2	200 00	200 00
Anderson, & Tannahill	Cobourg, Ont.	1	100 00	100 00
Appel, Wm. M.	Tavistock, Ont.	1	100 00	100 00
Ashley, Richard B.	Brampton, Ont.	1	100 00	100 00
Armour, Mrs. Mary (administratrix of estate of A. Armour, deceased)	Brantford, Ont	2	200 00	200 00
Adamson, E. H.	Winterbourne, Ont.	2	200 00	200 00
Atkinson, C. E.	Newport, Ont.	1	100 00	100 00
Armstrong, John B.	Orangeville, Ont.	1	100 00	100 00
Adams, E. L.	McGregor, Ont.	1	100 00	100 00
Armstrong, B. J.	Grimsby, Ont.	*1	100 00	
Andrews Auger Co.	Carman, Man.	5	500 00	275 00
Adamson, J. D.	Newdale, Man.	5	500 00	500 00
Ball, J. W.	Tillsonburg, Ont.	1	100 00	100 00
Barker, Wm	Princeton, Ont.	1	100 00	100 00
Bechtel, Allen	Baden, Ont.	1	100 00	100 00
Bechtel, Gideon	"	2	200 00	200 00
Bellamy, J. J.	Kirkton, Ont.	1	100 00	100 00
Biggar, J. C.	Mohawk, Ont.	1	100 00	100 00
Black, G. D.	Ayr, Ont.	1	100 00	100 00
Boulter, W.	Picton, Ont.	1	100 00	100 00
Broughton, H. S.	Bradford, Ont	1	100 00	100 00
Burgis, E. A.	Burford, Ont.	4	400 00	400 00
Burton, M. E.	Hamilton, Ont.	1	100 00	100 00
Badder, Chas.	Dresden, Ont.	1	100 00	100 00
Brewer, A. J.	Bothwell, Ont.	1	100 00	100 00
Bell, Lachlan	Tiverton, Ont.	1	100 00	100 00
Biggar, W. H.	Mohawk, Ont.	1	100 00	100 00
Brooking, W. H.	Dundas, Ont.	1	100 00	100 00
Buckel, John	New Hamburg, Ont.	1	100 00	100 00
Brown, Jacob	Nanticoke, Ont.	1	100 00	100 00
Berdux, P. J.	Wellesley, Ont.	2	200 00	200 00
Bond and Realty Ltd.	Toronto, Ont.	*355	35,500 00	3,740 00
Bunting, W. H.	St. Catharines, Ont.	1	100 00	100 00
Bingeman, J. C.	Bridgeport, Ont.	2	200 00	200 00
Backus, M.	Chatham, Ont.	1	100 00	100 00
Baragar, Percy D	Arcola, Sask.	2	200 00	200 00
Brush, Barnie	New Westminster, B.C.	1	100 00	40 00
Brooksbank, W. H	Eberts, Ont.	1	100 00	90 00
Bickell, J. J.	Peterborough, Ont.	1	100 00	40 00
Book, J. A.	Grimsby, Ont.	2	200 00	200 00
Baker, A. T.	Port Dalhousie, Ont.	1	100 00	100 00
Brown, James.	Lurgan, Ont.	1	100 00	100 00
Brown, Thos.	Varcney, Ont.	1	100 00	100 00
Broughton, V. E.	Bradford, Ont	1	100 00	100 00
Blackburn, P. C.	Mount Dennis	1	100 00	100 00
Bowman, Geo. A.	Conestogo, Ont.	2	200 00	200 00
Brubacher, A. B.	Berlin, Ont.	1	100 00	100 00
Baechler, A. B.	Tavistock, Ont.	1	100 00	100 00
Boothe, P. J.	Toronto, Ont	1	100 00	100 00
Bacon, J. A.	Alton, Ont.	1	100 00	100 00
Bundscho, S.	Shakespeare, Ont.	1	100 00	100 00
Brock, Geo	Adelaide, Ont.	1	100 00	100 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Brown, J. S	Laurel, Ont.	1	100 00	100 00
Blakie, A. J.	White Oak, Ont	1	100 00	100 00
Blair, Geo.	Belfountain, Ont	2	200 00	200 00
Brown, Jas. C.	Parkhill, Ont	1	100 00	100 00
Brooking, Mrs. G. E.	Dundas, Ont	1	100 00	100 00
Brown, M. E.	Woodstock, Ont	2	200 00	200 00
Brown, I. E.	"	2	200 00	200 00
Brown, R. E.	Irma, Wisconsin, U.S.A.	2	200 00	200 00
Brown, L. T.	Englehart, Ont.	2	200 00	200 00
Campbell, A.	Woodville, Ont.	1	100 00	100 00
Campbell, Paul	Merton, Ont.	1	100 00	100 00
Campbell, W. L.	Bradford, Ont.	1	100 00	100 00
Caister, E.	Tavistock, Ont.	1	100 00	100 00
Chantler, Jas. G.	Beeton, Ont.	1	100 00	100 00
Clarkson, Wm.	Sweabourg, Ont.	1	100 00	100 00
Clinton, Wm.	Wellington, Ont.	1	100 00	100 00
Cowie, Geo.	Brantford, Ont.	1	100 00	100 00
Cuncannon, T. W.	Didsbury, Alta.	1	100 00	100 00
Chapin, T. F.	Beeton, Ont.	1	100 00	100 00
Clark, John W.	Cainsville, Ont.	1	100 00	100 00
Crerar, Alex.	Lisbon, Ont.	1	100 00	100 00
Chapman, J. G.	St. Thomas, Ont.	1	100 00	100 00
Crumback, J.S.	Mohawk, Ont.	5	500 00	500 00
Clark, W. I.	Alliston, Ont.	1	100 00	100 00
Crumback, J. M.	Oakland, Ont.	1	100 00	100 00
Campbell, John H	Brantford, Ont.	1	100 00	100 00
Caskey, James.	Kincardine, Ont.	1	100 00	100 00
Coombs, Geo. R.	Guelph, Ont.	1	100 00	100 00
Connon, John.	Hamilton, Ont.	1	100 00	100 00
Croft, David.	Tavistock, Ont.	1	100 00	100 00
Campbell, Donald.	Terra Cotta, Ont.	1	100 00	100 00
Coad, Geo.	Alliance, Ont.	1	100 00	100 00
Campbell, P. D.	Newbury, Ont.	4	400 00	400 00
Campbell, R. B.	Armow, Ont.	1	100 00	100 00
Campbell, D. J.	Strathroy, Ont.	1	100 00	100 00
Cation, Walter J.	Snelgrove, Ont.	1	100 00	100 00
Campbell, Trafford.	Fenhill, Ont.	1	100 00	100 00
Cousins, J. S.	Belmont, Ont.	1	100 00	100 00
Cation, J. B.	Snelgrove, Ont.	1	100 00	100 00
Corbett, W. L.	Brinsley, Ont.	1	100 00	100 00
Cerswell, J. H.	Bond Head, Ont.	1	100 00	100 00
Coulter, J. A.	Essex, Ont.	1	100 00	100 00
Coxon, Geo. J.	Milverton, Ont.	1	100 00	
Carpenter, G. H.	Fruitland, Ont.	1	100 00	100 00
Duncanson, J.	Dutton, Ont.	1	100 00	100 00
Dutcher, J. A.	Bradford, Ont.	1	100 00	100 00
Dalton, E.	Tansley, Ont.	2	200 00	200 00
Drummond, J. D. F.	Ailsa Craig, Ont	1	100 00	100 00
Dewar, J. D.	Coldstream, Ont.	1	100 00	100 00
Dewey, Geo. E.	Chatham, Ont.	1	100 00	100 00
Dolson, J. M.	Alton, Ont.	1	100 00	100 00
Davidson, W. T.	Snelgrove, Ont.	1	100 00	100 00
Donaldson, W. A.	Mono Mills, Ont.	1	100 00	100 00
Doyle, J. M.	Vancouver, B.C.	1	100 00	100 00
Dynes, Wm. J.	Francis, Sask.	5	500 00	100 00
Duff, Robert.	Lakefield, Ont.	2	200 00	80 00
Dunn, John.	Alliston, Ont.	1	100 00	100 00
Edgington, E. G.	Brownsville, Ont.	2	200 00	200 00
Edgington, E.	Woodstock, Ont.	2	200 00	200 00
Edgar, Wm. A.	Ingersoll, Ont.	1	100 00	100 00
Edwards, Chas.	Onondaga, Ont.	2	200 00	200 00
Elliott, John.	Mitchell, Ont.	1	100 00	100 00
Edmondson, Alex.	Echo Place, Ont.	1	100 00	100 00
Edmondson, Chris.	Brantford, Ont.	1	100 00	100 00
Eidt, A.	New Hamburg, Ont.	1	100 00	100 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Everitt, Geo.	Newbury, Ont.	1	100 00	100 00
Elliss, J. F.	Muidstone, Ont.	1	100 00	100 00
Elliott, F. B	Macklin, Sask.	*1	100 00	
Elliott, James	Stratford, Ont.	1	100 00	25 00
Erne Anton	Webb, Sask.	5	500 00	200 00
Fox, P.C.	Kingsville, Ont.	1	100 00	100 00
Freeborn, W. H	Wellesley, Ont	2	200 00	200 00
Freeborn, A. K	"	1	100 00	100 00
Felker, J. F.	Stoney Creek, Ont.	1	100 00	100 00
Fraser, Alex.	Bradford, Ont.	2	200 00	200 00
Fraser, Alex.	Verdun, Ont.	1	100 00	100 00
Fraser, Robert C	Parkhill, Ont	1	100 00	100 00
Forrest, Jas.	Nithburg, Ont.	1	100 00	100 00
Ford, Alfred	Chatham, Ont.	2	200 00	200 00
Fretz, Wm	Jordan Harbour, Ont.	2	200 00	200 00
Forman, A. E.	Toronto, Ont.	6	600 00	600 00
Fisher, H. St. C.	Queenston, Ont	1	100 00	100 00
Fisher, C. G.	"	1	100 00	100 00
Fried, L. G.	Roseville, Ont.	1	100 00	100 00
Ferguson, John	Kincardine, Ont.	1	100 00	100 00
Fowlie, J. A.	Orillia, Ont.	*2	200 00	
Fisher, Mrs. L. H.	Manor, Sask.	5	500 00	500 00
Foster, James	Glen Ewen, Sask.	3	300 00	217 70
Fergusson, James E	Ingersoll, Ont.	25	2,500 00	2,428 20
Ferris, James	Stoney Creek, Ont.	1	100 00	100 00
Falconbridge, Mrs. G.	Leamington, Ont.	1	100 00	100 00
Garner, Thos.	Palermo, Ont.	1	100 00	100 00
Gerow, W. J.	Bloomfield, Ont.	1	100 00	100 00
Goring, A. H.	Tavistock, Ont.	2	200 00	200 00
Green, Geo. G.	Bradford, Ont	1	100 00	100 00
Gawley, G. R.	East Linton, Ont.	1	100 00	100 00
Glasgow, Thos. J.	Tupperville, Ont	1	100 00	100 00
Geddie, Robert	Paris, Ont.	1	100 00	100 00
Gough, Thos. E.	Strathroy, Ont	1	100 00	100 00
Glaister, Wm.	Wellesley, Ont	1	100 00	100 00
Guthrie, Donald	Beachville, Ont.	5	500 00	500 00
Gardner, Alex.	Woodstock, Ont.	1	100 00	100 00
Guy, James	Sable, Ont.	1	100 00	100 00
Gayman, Melvin	St. Catharines, Ont.	3	300 00	300 00
Goettling, Wm.	New Dundee, Ont.	2	200 00	200 00
Goos, John	Hanover, Ont.	1	100 00	10 00
Harman, Herbert	Becton, Ont.	1	100 00	100 00
Holland, Isaac	Brownsville, Ont.	5	500 00	500 00
Hollman, A. C.	New Dundee, Ont.	1	100 00	100 00
Howell, Jas. B.	St. George, Ont.	2	200 00	200 00
Hill, J. J.	Toronto, Ont.	1	100 00	100 00
Hutchinson, R. J.	London, Ont.	1	100 00	100 00
Heilman, B	Rodney, Ont.	1	100 00	100 00
Hardy, Henry	Strathroy, Ont.	3	300 00	300 00
Hamilton, D. R.	Burford, Ont.	1	100 00	100 00
Hager, L.	Palermo, Ont.	5	500 00	500 00
Hall, Chas.	Trafalgar, Ont.	1	100 00	100 00
Honsberger, E	Jordan Station.	2	200 00	200 00
Honsberger, M.	"	2	200 00	200 00
Howey, J. C.	Nanticoke, Ont.	1	100 00	100 00
Hurst, J. G.	Conestogo, Ont.	2	200 00	200 00
Hurst, Mrs. J. G	"	4	400 00	400 00
Henderson, J. F.	Wardsville, Ont.	1	100 00	100 00
Hamacher, I.	Poplar Hill, Ont.	1	100 00	100 00
Huston, E. T.	Glencoe, Ont.	1	100 00	100 00
Hamilton, A. M.	Winterbourne, Ont.	2	200 00	200 00
Harrison, B.	Toronto, Ont.	1	100 00	100 00
Hilborn, I.	Elmira, Ont	1	100 00	100 00
Herriott, Wm.	Souris, Man.	5	500 00	500 00
Hope, J. C.	Lang, Ont.	1	100 00	40 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of Shares	Amount subscribed	Amount paid in cash
			$ cts.	$ cts.
Hyndman, J. A.	Hyndman, Man.	5	500 00	200 00
Harkness Robert	Annan, Ont.	1	100 00	100 00
Hunter, Mrs. J. (administratrix of estate of J. Hunter, deceased)	Petrolia, Ont.	2	200 00	200 00
Haviland, C. W.	Chatham, Ont.	1	100 00	100 00
Hudson, Wm. S.	Preston, Ont.	3	300 00	300 00
Ireland, M. J.	Burlington, Ont.	1	100 00	100 00
Ingoldsby, Thos.	Mayfield, Ont.	1	100 00	100 00
Ivey, John	Jarvis, Ont.	2	200 00	200 00
Ionson, G. A.	Ingersoll, Ont.	1	100 00	100 00
James, David.	Thornhill, Ont.	1	100 00	100 00
Johnston, John	Chatham, Ont.	1	100 00	100 00
Jackson, Wm. A.	London, Ont.	1	100 00	40 00
Johnston, L. K.	Orangeville, Ont.	1	100 00	40 00
Jackson, M. S.	Chatham, Ont.	2	200 00	200 00
Jennings, F. A.	Thedford, Ont.	1	100 00	100 00
Karn, V. W.	Woodstock, Ont.	2	200 00	200 00
Kelly, D. A.	Picton, Ont.	1	100 00	100 00
Kendrick, A.	Cainsville, Ont.	1	100 00	100 00
Kendrick, U. O.	"	1	100 00	100 00
Kienzle, J.	Conestogo, Ont.	1	100 00	100 00
Kelly, Chas.	Curries Crossing, Ont.	3	300 00	300 00
Koch, J. S.	Tavistock, Ont.	1	100 00	100 00
Lampman, W. F.	Woodstock, Ont.	2	200 00	200 00
Lester, H. A.	Burford, Ont.	1	100 00	100 00
Lester, E. A.	"	1	100 00	100 00
Lunn, James.	Port Talbot, Ont.	1	100 00	100 00
Lang, Robert.	Erin, Ont.	1	100 00	100 00
Livingston, J. P.	Baden, Ont.	1	100 00	100 00
Laidlaw, A. E.	Brampton, Ont.	3	300 00	300 00
Lunn, W. H.	St. Thomas, Ont.	1	100 00	100 00
Lyons, James.	Cheltenham, Ont.	1	100 00	100 00
Little, Thos.	"	2	200 00	200 00
Lyons, Wm. G.	Terra Cotta, Ont.	1	100 00	100 00
Lyons, Mrs. G.	"	1	100 00	100 00
Letson, Wm. J.	West Montrose, Ont.	1	100 00	100 00
Lawrence, W. J.	Eglinton, Ont.	2	200 00	200 00
Laird, Jas.	Owen Sound, Ont.	2	200 00	200 00
Lindley, W. S.	Ingersoll, Ont.	1	100 00	
La Pierre, Mrs	Paris, Ont.	2	200 00	200 00
MacLaren, J. B.	Montreal, Que.	20	2,000 00	800 00
Malone, John	Brechin, Ont.	1	100 00	100 00
Manson, Wm.	Ayr, Ont.	1	100 00	100 00
Millman, F.	Woodstock, Ont.	26	2,600 00	2,600 00
Mogk, W., jr.	Tavistock, Ont.	1	100 00	100 00
Mowbray, F. B.	Palermo, Ont.	2	200 00	200 00
Mott, Chas.	Mt. Vernon, Ont.	1	100 00	100 00
Meyers, C. B.	Bayside, Ont.	1	100 00	100 00
Mitton, W. J.	Thamesville, Ont.	1	100 00	100 00
Miller, F. W.	Lawrence Station, Ont.	1	100 00	100 00
Misner, G. W.	Jerseyville, Ont.	1	100 00	100 00
Marshall, J. R.	Northwood, Ont.	1	100 00	100 00
Mander, Wm.	Bradford, Ont.	1	100 00	100 00
Misener, W. S.	Hamilton, Ont.	1	100 00	100 00
Macdonald, Hugh.	Boston Mills, Ont.	1	100 00	100 00
Might, Aubrey.	Derry West, Ont.	1	100 00	100 00
Miller, F. A.	Burford, Ont.	4	400 00	400 00
Miller, Walter.	Bradford, Ont.	1	100 00	100 00
Marshall, Robert	Snelgrove, Ont.	1	100 00	100 00
Murray, Jas.	Wilton Grove, Ont.	1	100 00	100 00
Mackenzie, J. A.	Kincardine, Ont.	3	300 00	300 00
Miller, Ferd.	Brodhagen, Ont.	1	100 00	100 00
Martin, James.	Amherstburg, Ont.	1	100 00	100 00
Major, P. M.	Puce, Ont.	2	200 00	200 00
Mitchell, Josiah.	Peterborough, Ont.	2	200 00	120 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of Shares.	Amount Subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Mitchell, Wm.	Grimsby, Ont	1	100 00	30 00
Miller, E. B.	Aylmer, Ont	1	100 00	100 00
Miller, A.	Woodstock, Ont.	2	200 00	200 00
Muldoon, John.	Brandon, Man.	5	500 00	500 00
McDonald, T. D.	Olinda, Ont.	1	100 00	100 00
McKay, Angus.	Ingersoll, Ont.	25	2,500 00	2,500 00
McDonald, Alex.	Wellesley, Ont.	1	100 00	100 00
McArthur, Archie.	Cataract, Ont	1	100 00	100 00
McArthur, J. C.	Rockside, Ont.	1	100 00	100 00
McKinnon, D. C.	Glammis, Ont.	1	100 00	100 00
McMillan, D.	Rodney, Ont.	1	100 00	100 00
McEachren, D	Crinan, Ont.	1	100 00	100 00
McNeil, Duncan.	Strathroy, Ont.	1	100 00	100 00
McDonald, Malcolm.	Rockton, Ont.	1	100 00	100 00
McMurchy, John.	Brampton, Ont.	1	100 00	100 00
McFarland, J. B.	Woodstock, Ont.	3	300 00	300 00
McQuaker, John.	Owen Sound, Ont.	1	100 00	100 00
McKenzie, James.	Jarvis, Ont.	1	100 00	100 00
McCartney, Wm. A	Omagh, Ont.	1	100 00	100 00
McCallum, Daniel H	Cowal, Ont.	1	100 00	100 00
McAllister, Geo.	Bloomingdale, Ont.	2	200 00	200 00
McIntyre, Angus	Woodstock, Ont.	1	100 00	100 00
McGregor, Roderick.	Inglewood, Ont.	3	300 00	300 00
McLachlin, Alex.	Cowal, Ont.	1	100 00	100 00
McEachren, Neil.	Crinan, Ont.	1	100 00	100 00
McCracken, Wm. R. S.	Glencoe, Ont.	1	100 00	100 00
McDonald, S. O.	Cheltenham, Ont.	3	300 00	300 00
McDiarmid, H. S.	Fingal, Ont.	1	100 00	100 00
McDonald, J. C.	Springbank, Ont.	1	100 00	100 00
McKinnon, Alex.	Hillsburg, Ont.	1	100 00	100 00
McFarlan, John	Leesboro, Ont.	1	100 00	100 00
McGregor, Jas. W.	Springbank, Ont.	1	100 00	100 00
McEachern, D	Linwood, Ont.	1	100 00	100 00
McLachlin, D. J.	Aylmer, Ont.	1	100 00	100 00
McCaugherty, D. H	Streetsville, Ont.	2	200 00	200 00
McKeown, Jas.	Forest, Ont	1	100 00	100 00
McKay, Andrew	Woodville, Ont	1	100 00	100 00
McAgy, John.	Chatham, Ont.	1	100 00	100 00
McTavish, A. C.	Shakespeare, Ont	2	200 00	80 00
Nelles, T. R.	Simcoe, Ont.	1	100 00	100 00
Nesbitt, E. W.	Woodstock, Ont.	1	100 00	100 00
Newton, Edward.	Toronto, Ont.	*30	3,000 00	
Oatman, A. L.	Cornell, Ont.	1	100 00	100 00
Ogilvie, Geo	Bradford, Ont	2	200 00	200 00
Patterson, N. L.	Woodville, Ont.	1	100 00	100 00
Potter, W. A.	Woodstock, Ont.	2	200 00	200 00
Porter, Samuel.	Brantford, Ont.	5	500 00	500 00
Proctor, Geo. A.	Sarnia, Ont.	1	100 00	100 00
Pumfrey, C. R.	Thamesville, Ont.	1	100 00	100 00
Pearce, E. H.	Wallacetown, Ont.	1	100 00	100 00
Pranglen, L. J.	St. Thomas, Ont.	1	100 00	100 00
Pollard, Alice	Burford, Ont.	2	200 00	200 00
Pierce, Thomas.	Glen Oak, Ont	*1	100 00	
Pearce, S. M.	Iona, Ont.	1	100 00	100 00
Parrott, Geo.	Glencoe, Ont.	1	100 00	100 00
Payne, R. D	Chatham, Ont.	1	100 00	100 00
Park, J. H.	Burford, Ont.	1	100 00	100 00
Pettit, C. C.	Fruitland, Ont.	2	200 00	200 00
Pollard, Arthur	Burford, Ont.	2	200 00	200 00
Pearce, W. C.	Iona, Ont.	1	100 00	100 00
Peters, James.	Falconbridge, Ont.	1	100 00	100 00
Pollock, T. E.	Kincardine, Ont.	1	100 00	100 00
Quinn, Thos.	Caledon, Ont.	1	100 00	100 00
Reynolds, J. M.	Beeton, Ont.	1	100 00	100 00
Robinson, Wm	Stevensville, Ont.	2	200 00	200 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Russell, Wm. S	Tavistock, Ont	1	100 00	100 00
Rayner, John	Beeton, Ont	1	100 00	100 00
Reiner, E. K	Wellesley, Ont	2	200 00	200 00
Rowe, J. C	Hickson, Ont	1	100 00	100 00
Rapley, F	Strathroy, Ont	1	100 00	100 00
Roberts, W. A	Ilderton, Ont	2	200 00	200 00
Reid, D	Orangeville, Ont	1	100 00	40 00
Robotham, D. G	Strathroy, Ont	1	100 00	100 00
Ross, H. D	Nairn, Ont	1	100 00	100 00
Renus, Chas	Harriston, Ont	2	200 00	
Rudd, S. R	Arnprior, Ont	1	100 00	100 00
Richardson, Geo. S	North Portal, Sask	1	100 00	100 00
Ryan, H. L	Chatham, Ont	*1	100 00	
Rose, H. T	Saskatoon, Sask	5	500 00	413 00
Saunders, C. F	Burford, Ont	2	200 00	200 00
Scott, Alex	Tavistock, Ont	1	100 00	100 00
Sebben, Geo	Ingersoll, Ont	3	300 00	300 00
Smith, Wm. M	Scotland, Ont	5	500 00	500 00
Selby, Wm	Bradford, Ont	1	100 00	100 00
Stratton, W. A	Calgary, Alta	1	100 00	100 00
Stewart, Robert	Milton West, Ont	1	100 00	100 00
Sager, J. F	Alberton, Ont	2	200 00	200 00
Strangway, E. T	Becton, Ont	1	100 00	100 00
Strangway, H. A	"	1	100 00	100 00
Swinn, A	Guysborough, Ont	1	100 00	100 00
Standing, D. J	Burford, Ont	2	200 00	200 00
Scarff, J. W	Wellesley, Ont	1	100 00	100 00
Schuyler, J. W	Brantford, Ont	1	100 00	100 00
Sanderson, J. C	Jarvis, Ont	1	100 00	100 00
Schaub, L	Wellesley, Ont	2	200 00	200 00
Sarnia Realty Co., Ltd	Sarnia, Ont	1	100 00	100 00
Simpkin, Geo. P	Bradford, Ont	1	100 00	100 00
Scott, Henry	Woodstock, Ont	10	1,000 00	1,000 00
Scott, T. G	Tiverton, Ont	1	100 00	100 00
Simpson, Wm	Onondaga, Ont	1	100 00	100 00
Staebler, Geo	Tavistock, Ont	2	200 00	200 00
Snider, W. W	St. Jacobs, Ont	5	500 00	500 00
Schmidt, A. D	North Woolwich, Ont	2	200 00	200 00
Shantz, T. S	Waterloo, Ont	1	100 00	100 00
Sterns, S. S	Saskatoon, Sask	1	100 00	100 00
Scott, Henry	Melville Cross, Ont	1	100 00	100 00
Simpson, J. A	The Maples, Ont	1	100 00	100 00
Shewfelt, P	Armow, Ont	1	100 00	100 00
Smith, A. E	Brantford, Ont	1	100 00	30 00
Shepherd, J. H	Bridgeport, Ont	3	300 00	300 00
Shoebotham, Wm. M	London, Ont	2	200 00	100 00
Spencer, C. C	Picton, Ont	2	200 00	200 00
Secord, B. W	Pelham Corners, Ont	1	100 00	100 00
Strong, J. H	Belle River	1	100 00	100 00
Scott, A. A	Leamington, Ont	5	500 00	500 00
Shearer, W. W	Lang, Ont	1	100 00	40 00
Scollard, Wm. Y	Ennismore, Ont	1	100 00	40 00
Stimers, A. O	Essex, Ont	1	100 00	100 00
Smith, John E	Orangeville, Ont	3	300 00	300 00
Scott, C	Strathroy, Ont	1	100 00	40 00
Stoddart, A. E. B	Bradford, Ont	1	100 00	70 00
Smythe, J. A	Essex, Ont	1	100 00	60 00
Scott, Robt. N	Peterborough, Ont	1	100 00	20 00
Scharff, W. J	Hartney, Man	5	500 00	200 00
Sherling, W. C	Montmartre, Sask	5	500 00	500 00
Schafer, N	Berlin, Ont	1	100 00	100 00
Taylor, T. P	Brantford, Ont	2	200 00	200 00
Taylor, R. R	Scotland, Ont	1	100 00	100 00
Taylor, Jas. L	Hamilton, Ont	1	100 00	100 00
Taylor, Geo. R	Guelph, Ont	2	200 00	200 00

THE CANADA WEATHER—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Tracey, O. J.	Beeton, Ont.	2	200 00	200 00
Tisdale, H.	Paris, Ont.	1	100 00	100 00
Turner, W. H.	Southwold, Ont.	3	300 00	300 00
Tubby, Mrs. J. H. (Executrix of Estate of J. H. Tubby, deceased)	Stevensville, Ont.	5	500 00	500 00
Thomson, Thos.	Cainsville, Ont.	1	100 00	100 00
Trimble, W. H.	Laurel, Ont.	1	100 00	100 00
Toohill, R. F.	Strathroy, Ont	1	100 00	98 20
Turney, W. H.	Trenton, Ont.	1	100 00	5 00
Thomas, J. T.	Portage la Prairie, Man.	5	500 00	440 00
Urquhart, D.	Hensall, Ont.	1	100 00	
Vansickle, W. C.	Hamilton, Ont.	3	300 00	300 00
Vogler, J. B.	Bothwell, Ont	1	100 00	100 00
Vansickle, W. B.	Hamilton, Ont.	2	200 00	200 00
Wallace, Henry	South Middleton, Ont.	3	300 00	300 00
Welford, A. B.	Woodstock, Ont.	25	2,500 00	2,500 00
Welford, F. B.	Toronto, Ont	21	2,100 00	2,100 00
Waites, I.	Woodstock, Ont.	2	200 00	200 00
Wilson, John, jr.	Oakville, Ont.	2	200 00	200 00
Wrinch, L. E.	Merton, Ont.	1	100 00	100 00
Weber, C. S.	Heidelburg, Ont.	1	100 00	100 00
Watson, John	Toronto, Ont.	10	1,000 00	1,000 00
Wilson, W. H.	Woodstock, Ont.	1	100 00	100 00
Wilson, F. G.	"	1	100 00	100 00
Weber, S. M.	Floradale, Ont.	1	100 00	100 00
Webster, D. F.	West Lorne, Ont.	1	100 00	100 00
Wood, Wm. E.	Jarvis, Ont.	1	100 00	100 00
Wagner, P. A.	St. Agatha, Ont	1	100 00	100 00
Wilson, Mrs. L. L.	Detroit, Mich., U.S.A	3	300 00	300 00
Wright, A. P.	Bradford, Ont	1	100 00	100 00
Weber, Menno L.	St. Jacobs, Ont.	1	100 00	100 00
Weidenhammer, F. J.	Hawkesville, Ont	2	200 00	200 00
Woodland, Jas.	Orangeville, Ont.	1	100 00	100 00
Wiedrick, W. H.	Edmonton, Alta	1	100 00	100 00
Wilson, Robert P.	Strathroy, Ont	1	100 00	100 00
Walker, T. P.	Brantford, Ont.	1	100 00	100 00
Wilson, John W.	Nortonville, Ont.	1	100 00	100 00
West, F. H.	Manor, Sask.	5	500 00	500 00
Watson, C. H.	Methven, Man.	5	500 00	500 00
Wagg, W. W.	Moosejaw, Sask.	5	500 00	245 50
Whitelock, F. C.	Davidson, Sask.	5	500 00	54 50
Yungblut, E.	Tavistock, Ont.	1	100 00	100 00
Young, David W.	Burtch, Ont.	2	200 00	200 00
Young, Jas.	Mohawk, Ont.	2	200 00	200 00
Zavitz, J. C.	Fernhill, Ont.	1	100 00	100 00
Zehr, C. I.	Tavistock, Ont.	2	200 00	200 00
Zilliax, Hy.	Elmira, Ont.	5	500 00	500 00
Totals		1,190	$119,000 00	$ 77,892 10

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

List of Directors—(As at Feb. 29, 1916.)

Dr. W. A. Young, Pres.; C. Norie-Miller, Vice-Pres.; F. Norie-Miller, J. A. Macintosh, Thos. H. Hall

List of Shareholders—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
John J. Durance	Toronto, Ont	25	2,500 00	399 00
Thos. H. Hall	"	25	2,500 00	399 00
J. A. Macintosh	"	25	2,500 00	399 00
C. Norie-Miller	New York, U.S.A.	25	2,500 00	399 00
F. Norie-Miller	Perth, Scotland	25	2,500 00	399 00
W. A. Young, M. D.	Toronto, Ont	25	2,500 00	399 00
General Accident Fire and Life Ass. Corp., Ltd.	Perth Scotland	2981	298,100 00	47,606 00
	Totals	3131	$313,100 00	$ 50,000 00

THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 17, 1916).

J. H. Ashdown, Pres.: R. T. Riley, Vice-Pres.: Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS—(As at December 31, 1915).

Name.	Address	No. of Shares	Amount subscribed and paid in cash.
			$ cts.
Adams, John Henry	Toronto, Ont	20	1,000 00
Agnew, Amy Jane	Elko, B. C	4	200 00
Aikins, Sir James	Winnipeg, Man.	260	13,000 00
Alley, W. S	Toronto, Ont	20	1,000 00
Anderson, Wm	Winnipeg, Man	4	200 00
Ashdown, Emma Louise	"	200	10,000 00
Ashdown, Harry	"	200	10,000 00
Ashdown, J. H	"	120	6,000 00
Ashdown, Lillian	"	200	10,000 00
Armytage, Kathleen	"	20	1,000 00
Bathgate, Jas. L	"	32	1,600 00
Blowey, J. T	Edmonton, Alta	20	1,000 00
Buchanan, David W	Winnipeg, Man.	10	500 00
Barrow, M. Adela	"	20	1,000 00
Banning, Florence	"	200	10,000 00
Booth, Mary	"	5	250 00
Booth, Margaret J.	"	5	250 00
Cadham, J. O	Portage la Prairie, Man	10	500 00
Cameron, A. L	Victoria, B. C	30	1,500 00
Campbell, Mary	Winnipeg, Man	30	1,500 00
Campbell, R. J	"	124	6,200 00
Carr, Evelyn M	Virden, Man	30	1,500 00
Carson, A	Toronto, Ont	6	300 00
Cassie, W. G. M	Calgary, Alta	10	500 00
Clark, S. P	Winnipeg, Man.	40	2,000 00
Cockburn, Jennie	"	30	1,500 00
Cockburn, J. W	"	40	2,000 00
Cross, A. E	Calgary, Alta	10	500 00
Cross, Wm	Winnipeg, Man.	50	2,500 00
Cullum, Annie Maud	"	20	1,000 00
Crowe, G. R	"	210	10,500 00
Crowe, H	Brookline, Mass	250	12,500 00
Crowe, James Alex	Winnipeg, Man	20	1,000 00
Cruthers, Estate of S.	Oakville, Ont.	4	200 00
Culver, Estate of W. H	Winnipeg, Man.	120	6,000 00
Davidson, Sophia E	"	5	250 00
Davidson, Jack Adrian	"	5	250 00
Denison, A. L	"	103	5,150 00
Dowler, Jas. A	"	20	1,000 00
Elliott, D. K	"	62	3,100 00
Fitzgerald, Harry G	Lakefield, Ont	20	1,000 00
Flower, C. A	Uno P. O., Man.	100	5,000 00
Forrest, Helen R	Winnipeg, Man.	30	1,500 00
Foster, Fred. K	"	35	1,750 00
Galt, Geo. F	"	424	21,200 00
Galt, John	"	1028	51,400 00
Greene, J. J	Hamilton, Ont	50	2,500 00
Galt, G. F. & J.	Winnipeg, Man.	170	8,500 00
Hastings, Geo. V	Winnipeg, Man.	240	12,000 00
Hume, Mona	Edmonton, Alta	36	1,800 00
Howden, Jas. H	Neepawa, Man.	4	200 00
Hutchings, R. J	Calgary, Alta.	20	1,000 00
Huxley, Joseph E	Winnipeg, Man	335	16,750 00
Hastings, Agnes S	"	20	1,000 00
Holmes, Geo. D	"	10	500 00
Ireland, W. W	Carberry, Man.	10	500 00
Johnson, Mabel Frances	St. John's Nfld.	10	500 00

THE CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address	No. of shares.	Amount subscribed and paid in cash.
			$ cts.
Johnston, W.	Victoria, B. C.	40	2,000 00
Phoebe E. Keddy & R. W. Earle, Ex. Will of J. Keddy	Brandon, Man.	20	1,000 00
Kelly, Jennie W.	Brandon, Man.	10	500 00
Kinnisten, Est. of W. H.	Calgary, Alta.	20	1,000 00
Lougheed, James A.	"	20	1,000 00
Lashbrook, Ella	London, Ont.	4	200 00
Macdonald, P. A.	Winnipeg, Man.	20	1,000 00
Mackenzie, Kenneth	"	74	3,700 00
Manwaring, H. A.	Birtle, Man.	10	500 00
Marsh, D. W.	Calgary, Alta.	50	2,500 00
Marsh, G. T.	Toronto, Ont.	50	2,500 00
Martin, Robert	Walmer, Kent, Eng.	20	1,000 00
Matheson, R. M.	Brandon, Man.	30	1,500 00
Matheson, W. A.	Winnipeg, Man.	30	1,500 00
Meredith, Henry	Brandon, Man.	66	3,300 00
Millar, T. B.	Portage la Prairie, Man.	50	2,500 00
Milroy, Thos., M.D.	Winnipeg, Man.	10	500 00
Mitchell, J. B.	"	40	2,000 00
Molson, Maria D.	Calgary, Alta.	12	600 00
Murdoff, Margaret O.	Vancouver, B. C.	36	1,800 00
Murphy, Ex. Est. of G. B.	Carberry, Man.	10	500 00
Monk, John B.	Winnipeg, Man.	24	1,200 00
McAllister, John E.	"	10	500 00
McDermott, P. J.	Minnedosa, Man.	10	500 00
McDiarmid, J.	Brandon, Man.	10	500 00
McDonald, John J.	Winnipeg, Man.	40	2,000 00
McKenny, J. T.	St. Paul, Minn.	12	600 00
McLaren, J. B.	Winnipeg, Man.	22	1,100 00
McLenaghen, James.	Toronto, Ont.	50	2,500 00
McNaughton, Est. R. D.	Winnipeg, Man.	62	3,100 00
McBride, Edward	Calgary, Alta.	4	200 00
McBride, Lillian	Red Deer, Alta.	4	200 00
McBride, Minnie	London, Ont.	4	200 00
McBride, J. D. (In trust)	Cranbrook, B. C.	4	200 00
Nanton, A. M.	Winnipeg, Man.	46	2,300 00
Newton, Chas. H.	"	10	500 00
O'Reilly, Frances B.	"	6	300 00
Pace, Fred. W.	"	100	5,000 00
Parish, W. L.	"	20	1,000 00
Parsons, S. R.	Toronto, Ont.	100	5,000 00
Patton, F. L.	Winnipeg, Man.	10	500 00
Pearce, Margaret A.	Calgary, Alta.	20	1,000 00
Pearce, Wm.	Calgary, Alta.	20	1,000 00
Peffers, Maggie R.	Winnipeg, Man.	24	1,200 00
Powis, Edmund.	Toronto, Ont.	400	20,000 00
Phillips, Louise.	London, Eng.	56	2,800 00
Redmond, James.	Montreal, Que.	124	6,200 00
Riley, Conrad S.	Winnipeg, Man.	500	25,000 00
Riley, J. H.	"	5	250 00
Riley, R. T.	"	507	25,350 00
Riley, W. J.	Victoria, B. C.	20	1,000 00
Robinson, Jerry.	Winnipeg, Man.	20	1,000 00
Rutherford, J. G.	Calgary, Alta.	10	500 00
Riley, Jean I.	Winnipeg, Man.	100	5,000 00
Richards, Nora Ann.	"	20	1,000 00
Rannard, Marion Black.	"	50	2,500 00
Sanford, Mrs. H. S.	Hamilton, Ont.	50	2,500 00
Saunders, Bernard P.	Halifax, N.S.	16	800 00
Schofield, F. H.	Winnipeg, Man.	120	6,000 00
Scott, Hattie M.	"	30	1,500 00
Somerset, Eliz. S.	Toronto, Ont.	60	3,000 00
Somerset, W. B.	"	17	850 00
Stewart, Est. D. A.	Halifax, N.S.	40	2,000 00
Stitt, Wm.	Winnipeg, Man.	74	3,700 00

THE CANADIAN FIRE INSURANCE CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$ cts.
Stobart, F. W.	Bedford, Eng.	550	27,500 00
" " (in trust for Amy M. Jeffcock)	"	6	300 00
" " (in trust for F. E. Stobart)	"	4	200 00
" " (in trust for Grace M. Wilkinson)	"	8	400 00
" " (in trust for Phoebe B. Stobart)	"	4	200 00
" " (in trust for Wm. Stobart)	"	2	100 00
Stoddart, Kenneth B	Winnipeg, Man.	40	2,000 00
Standard Trusts Co., Ex. Est. of R. S. Barrow	"	120	6,000 00
Standard Trusts Co., Ex. Est. of Sir Wm. Whyte	"	50	2,500 00
Stoddart, Norma	Calgary, Alta.	24	1,200 00
Stoddart, Caroline	"	4	200 00
Steer, Walter J.	Winnipeg, Man.	10	500 00
Steer, Lillian	"	4	200 00
Standard Trusts Co., Ex. Est. of N. Bawlf	"	64	3,200 00
Tufts, Prof. J. F	Wolfville, N.S.	100	5,000 00
Thomson, Wm. H. (in trust)	Portage la Prairie, Man.	10	500 00
Walker, Thos. D., M.D.	St. John, N.B.	20	1,000 00
Waller, Frederick	Winnipeg, Man.	20	1,000 00
Webb, Mabel T.	Quebec, Que.	124	6,200 00
Wellwood, Sarah Jane	Minnedosa, Man.	28	1,400 00
Whitla, Eleanor Kathleen	Winnipeg, Man.	22	1,100 00
Wilson, R. R.	"	174	8,700 00
Windatt, Clara Isabella	Bowmanville, Ont.	20	1,000 00
Wright, S. R.	Swan River, Man.	16	800 00
Young, A. L.	Souris, Man.	12	600 00
Totals		10,000	$ 500,000 00

THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (As at February 11, 1916.)

F. W. Lafrentz, Pres.; Hon. J. J. Foy, K.C., Vice-Pres.; T. Bradshaw, R. R. Brown, Geo. Burn, R. Deming, J. B. Laidlaw, H. C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	Amount subscribed and paid in cash.
		$
Lafrentz, F. W	New York, N.Y.	2,500
Foy, Hon. J. J.	Toronto, Ont.	2,500
Bradshaw, T.	"	2,500
Brown, R. R.	New York, N.Y.	2,500
Burn, Geo.	Ottawa, Ont.	2,500
Deming, Richard	New York, N.Y.	2,500
Hall, W. H.	Toronto, Ont.	2,500
Laidlaw, John B.	"	2,500
Willcox, Henry C.	New York, N.Y.	2,500
Amsuco Securities Co.	"	177,500
Totals		200,000

THE CASUALTY COMPANY OF CANADA.

List of Directors—(As at Feb. 28, 1916.)

Arthur L. Eastmure, President and Managing Director; H. S. Strathy, C. S. Blackwell, A. E. Renfrew, A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming and Hon. Thos. Crawford.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	cts.
Adams, Dr. J. Frank	Toronto, Ont.	2	200 00	100 00
Abbott, J. W.	New York, N.Y.	2	200 00	100 00
Allen, Edward	Toronto, Ont.	1	100 00	50 00
Alley, John A. M.	"	1	100 00	50 00
Amsden, Lionel G.	"	1	100 00	50 00
Anderson, James E.	"	1	100 00	50 00
Anderson, James S.	"	1	100 00	50 00
Annandale, A. W.	"	1	100 00	30 00
Arnold, Frank W.	"	5	500 00	83 35
Ardagh, Henry H.	Barrie, Ont.	1	100 00	50 00
Ashworth, James J.	Toronto, Ont.	5	500 00	133 34
Ashbridge, Jesse	"	10	1,000 00	500 00
Ashdown, V. E.	"	1	100 00	
Abbott, Frank E.	"	3	300 00	150 00
Alderson, W. H.	"	2	200 00	100 00
Anderson, George	"	1	100 00	16 67
Armstrong, Fred W.	"	1	100 00	43 34
Addison, W. F.	"	2	200 00	100 00
Aikenhead, Thomas E.	"	1	100 00	50 00
Archibald, C. E.	Montreal, Que.	1	100 00	50 00
Appleton, John	Toronto, Ont.	1	100 00	16 67
Ashworth, E. M.	"	1	100 00	16 66
Bergh, Charles V.	Philadelphia, Pa.	10	1,000 00	166 67
Bowen, Thomas J.	Toronto, Ont.	2	200 00	16 67
Bartram, J. B.	"	1	100 00	50 00
Black, S. W. & Co.	"	4	400 00	200 00
Barker, W. A.	"	2	200 00	100 00
Barnard, F. M.	Montreal, Que.	1	100 00	50 00
Brown, Philip H	Toronto, Ont.	1	100 00	50 00
Bonnell, W. H. M.	"	1	100 00	50 00
Brown, T. A	"	2	200 00	100 00
Bilton, Thomas	"	1	100 00	50 00
Boland, E. T.	"	2	200 00	33 34
Bruce, J. Stuart	Toronto, Ont.	1	100 00	16 67
Booth, Charles	"	2	200 00	100 00
Bishop, W. E.	"	1	100 00	50 00
Boase, Joseph B.	"	5	500 00	250 00
Boase, Mrs. Claire E.	"	5	500 00	250 00
Birrell, Howard H.	"	1	100 00	16 67
Bollard, Arthur	"	1	100 00	50 00
Blackwell, Charles S.	"	25	2,500 00	1,250 00
Burns, Edward	"	2	200 00	100 00
Bishop, George H.	Montreal, Que.	1	100 00	50 00
Bulley, Samuel	Toronto, Ont.	1	100 00	50 00
Business Systems' Ltd.	"	2	200 00	100 00
Brown, Nicholas	"	1	100 00	50 00
Boake, G. Wilfred	"	1	100 00	50 00
Blachford, Horace P.	"	2	200 00	100 00
Bender, Charles A.	"	1	100 00	50 00
Croft, William	"	1	100 00	50 00
Clarke, Estate A. R.	"	1	100 00	50 00
Coles, George, Ltd.	"	1	100 00	50 00
Calvert, J. H.	"	1	100 00	50 00

THE CASUALTY COMPANY OF CANADA.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			$ cts.	$ cts.
Caldwell, A. W.	Toronto, Ont.	1	100 00	33 34
Campbell, J. B.	"	1	100 00	50 00
Carswell, Robert	"	2	200 00	60 00
Campbell, George H	"	1	100 00	16 67
Cane, James G.	"	1	100 00	16 67
Carveth, Joha A.	"	2	200 00	86 67
Chapman, A. H.	"	2	200 00	100 00
Cleghorn, Thomas H.	"	1	100 00	33 34
Chapin, Arthur S.	"	1	100 00	50 00
Chapman, Stephen H.	"	1	100 00	50 00
Cooper, Hubert A.	"	1	100 00	50 00
Clubb, Arthur F.	"	2	200 00	100 00
Collins, Charles H.	"	2	200 00	100 00
Charles R. Christie	Cobocouk, Ont.	2	200 00	33 34
Coryell, C. S.	Toronto, Ont.	2	200 00	100 00
Culver, Frank L.	"	5	500 00	250 00
Cumming, Walter W.	"	2	200 00	100 00
Cumming, Walter W.	"	23	2,300 00	230 00
Cutten and Foster	"	10	1,000 00	500 00
Campbell, Enos M.	"	1	100 00	43 34
Cumming, Charles C.	"	1	100 00	50 00
Crawford, Hon. Thos.	"	25	2,500 00	250 00
Douglas, W. Milne	"	2	200 00	33 34
Davison, R. C.	"	1	100 00	16 67
Dale, Joseph G.	"	1	100 00	50 00
Despard, W. H.	"	1	100 00	50 00
DeGruchy, John	"	1	100 00	50 00
Dorenwend, H.	"	2	200 00	33 34
Donovan, Harry B.	"	1	100 00	16 67
Eastmure, Arthur L.	"	50	5,000 00	2,500 00
Elliott, Smith	Kingston, Ont.	1	100 00	10 00
Equi, W. J.	Toronto, Ont.	1	100 00	50 00
Eby, Estate J. F.	"	1	100 00	50 00
Eastmure, A. Wyburn	"	25	2,500 00	250 00
Eastmure, Mrs. L. H.	"	1	100 00	50 00
Five-in-One Letter Env. Co.	"	1	100 00	16 67
Fraser, Dr. R. Douglas	"	2	200 00	100 00
Fountain, William	"	2	200 00	33 34
Greey, John G.	"	5	500 00	50 00
Greene, R. H.	"	5	500 00	183 34
Green, John C. & Co.	"	1	100 00	50 00
Gibson, R. L.	"	1	100 00	50 00
Gilverson, A. E.	"	1	100 00	50 00
Gourlay, R. S.	"	1	100 00	50 00
Gouinlock, George Estate	"	2	200 00	100 00
Hobberlin, A. M.	"	1	100 00	50 00
Hayes, F. Barry	"	1	100 00	50 00
Hewitt, Arthur	"	1	100 00	50 00
Howard, Lewis	"	1	100 00	50 00
Hill, George A.	"	1	100 00	16 67
Hutson, J. T. and H.	"	1	100 00	50 00
Hodgins, John P.	"	1	100 00	50 00
Hopkins, Edward	"	2	200 00	100 00
Hillary, Norman T.	Winnipeg, Man.	1	100 00	50 00
Hales, Edward	Toronto, Ont.	2	200 00	100 00
Hardy, Henry R.	"	2	200 00	100 00
Heintzman, Herman	"	5	500 00	250 00
Henderson, Thomas A.	"	1	100 00	50 00
Jones, J. Gordon	"	5	500 00	250 00
Keens, James H.	"	2	200 00	33 34
Keens, Walter J.	"	10	1,000 00	500 00
Keens, Walter J.	"	15	1,500 00	150 00
Langley, Elliott W.	"	10	1,000 00	100 00
Longwell, Alexander	"	2	200 00	100 00
Lanskail, C. E.	"	1	100 00	50 00

THE CASUALTY COMPANY OF CANADA.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lytle, Mrs. Agnes E.	Toronto, Ont.	2	200 00	100 00
Mowat, H. M	"	1	100 00	50 00
Mills, Thomas	Kingston, Ont.	1	100 00	10 00
Martin, William	Nort Bay, Ont.	1	100 00	30 00
Medland, T. J.	Toronto, Ont.	1	100 00	50 00
Morson, W. R.	"	1	100 00	50 00
Miller, Thomas W.	"	2	200 00	100 00
Morrice, W. J.	Montreal, Que.	1	100 00	50 00
McLaughlin, Dr. R. G.	Toronto, Ont.	1	100 00	50 00
McPherson, Allan	"	2	200 00	100 00
Norrie, E. J. C.	"	2	200 00	86 67
Oliver, Joseph	"	1	100 00	16 67
Pringle, C. H.	"	2	200 00	33 34
Pepler, Dr. W. H.	"	2	200 00	10 00
Prudhomme, C. F.	"	2	200 00	100 00
Punchard, T. R.	"	2	200 00	33 34
Pafford, A. H.	"	1	100 00	50 00
Phillips, A. J.	"	2	200 00	73 34
Pringle, Alexander	Montreal, Que.	1	100 00	50 00
Renfrew, Allan E.	Toronto, Ont.	10	1,000 00	166 67
Renfrew, Allan E.	"	15	1,500 00	150 00
Rous, Mrs. C. C.	"	1	100 00	13 34
Richardson, J. W.	North Bay, Ont.	1	100 00	50 00
Strathy, G. B.	Toronto, Ont.	1	100 00	50 00
Seager, John R.	"	2	200 00	33 34
Stewart, William B.	"	1	100 00	50 00
Simmers, Herman	"	1	100 00	50 00
Strathy, A. Gowan	"	10	1,000 00	500 00
Strathy, A. Gowan	"	15	1,500 00	150 00
Strathy, A. G., Ltd.	"	4	400 00	40 00
Strathy, Miss E. L. M.	"	5	500 00	250 00
Strathy, Henry S.	"	50	5,000 00	500 00
Smith, Harold T.	"	50	5,000 00	250 00
Stoddart, Charles J.	"	1	100 00	43 33
Stevenson, N. J.	"	4	400 00	66 67
Somers, James	"	2	200 00	100 00
Staunton, Thomas A.	"	1	100 00	50 00
Tafts, John W.	"	2	200 00	100 00
Thompson, George W.	"	2	200 00	100 00
Wilson, Dr. R. J.	"	1	100 00	50 00
Waddington, Herbert	"	1	100 00	50 00
Willard, J. C.	"	1	100 00	50 00
Westwood, Benjamin	"	1	100 00	50 00
Wickett, S. R.	"	1	100 00	50 00
Wood, William H.	"	1	100 00	50 00
Walker, James R.	Montreal, Que.	1	100 00	50 00
Worden, William H.	Toronto, Ont.	1	100 00	50 00
Wiltse, Herbert G.	"	1	100 00	50 00
Wood, David O.	"	1	100 00	50 00
Wood, W. Lloyd	"	1	100 00	50 00
Wilson, John	"	1	100 00	30 00
Wilson, Norman D.	"	1	100 00	50 00
Worts, J. Gooderham	"	1	100 00	50 00
Wheeler, Alexander E.	"	1	100 00	50 00
Yorston, James A.	"	1	100 00	50 00
Young, Melville	"	1	100 00	30 00
Allen, Benjamin	"	2	200 00	
Allen, Frank B.	"	1	100 00	
Ansley, A. M. N.	"	1	100 00	
Abrey, George S.	"	1	100 00	
Alison, Thomas H. C.	"	1	100 00	
Atkinson, J. Leonard	"	2	200 00	
Burnett, Harris W.	"	1	100 00	
Bryce, Alexander	"	5	500 00	
Darrall, Charles H.	"	1	100 00	

THE CASUALTY COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Hallworth, J. B.	Toronto, Ont.	1	100 00	.....
Harty, Hon. William	Kingston, Ont.	1	100 00	.....
Leitch, George C.	Toronto, Ont.	1	100 00	.....
McCausland, W. M	"	1	100 00	.....
Nerlich, Emil	"	1	100 00	.....
Plow, Mrs. C. S.	Montreal, Que.	10	1,000 00	.....
Plow, George S.	"	15	1,500 00	.....
Perrin, James H.	Toronto, Ont.	1	100 00	.....
Radford, William	"	1	100 00	.....
Stapells, R. A.	"	1	100 00	.....
Symons, W. L.	"	1	100 00	.....
White, Dr. J. W.	"	1	100 00	.....
Totals	.....	.....	$66,400 00	$18,253 51

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

LIST OF DIRECTORS—(As at Feb. 29, 1916.)

E. F. B. Johnston, K.C., Pres.; Hon. W. A. Charlton, Noel Marshall and W. J. Gage, Vice-Presidents; W. K. George, George H. Hees, W. R. Robbs, D. B. Hanna, Jas. B. Tudhope, Jacob Kohler, R. Wade, Allan McPherson and John J. Gibson, Managing Director.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address.	Amount subscribed.	Amount paid up.
		$ cts.	$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	12,259 00
Charlton, Hon. W. A.	"	21,000 00	13,650 00
Gage, W. J.	"	16,000 00	11,200 00
Jenkins, Thomas	"	16,000 00	11,200 00
Hardy, James	"	16,000 00	11,200 00
Tudhope, James B.	Orillia, Ont.	16,000 00	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	10,500 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel	"	27,500 00	19,250 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H.	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob	Cayuga, Ont.	6,000 00	4,200 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Wm.	Orillia, Ont.	2,000 00	1,300 00
Wade, R.	"	15,000 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	3,500 00
McPherson, Allan	Longford Mills, Ont.	16,000 00	9,888 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	3,500 00
Burgess, Estate of R. K.	Toronto, Ont.	5,000 00	3,500 00
Ramsey, Wm.	Bowland, Scotland.	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	5,100 00	3,600 00
Aikins, H. W.	"	1,000 00	700 00
Somers, G. T.	"	2,000 00	1,100 00
Webster, T. Shaw	"	1,000 00	1,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	350 00
Jelly, R. R.	Brandon, Man.	2,500 00	1,798 91
Grant, Gideon	Toronto, Ont.	2,500 00	1,375 00
Dods, Andrew	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	4,200 00
Prentiss, J. M.	"	500 00	325 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	1,400 00
McMahon, H. P.	St. Thomas, Ont.	500 00	350 00
Marshall, N. C.	Toronto, Ont.	1,000 00	700 00
MacKenzie, Alexander	"	1,000 00	1,000 00
Kerry, Kay	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry	"	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
McIntosh, R. W.	Montreal, Que.	300 00	300 00
Ireland, Jean P.	Toronto, Ont.	100 00	100 00
Total		$273,000 00	$201,336 91

THE DOMINION FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 16, 1916).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly.

List of Shareholders—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts
Andrews, Arthur T.	Winnipeg, Man.	5	500 00	360 00
Austen, Percy G.	Halifax, N.S	5	500 00	500 00
Austen, J. Howe	"	5	500 00	500 00
Arthur, R. A., M.D.	Sudbury, Ont.	5	500 00	500 00
Bownass, Wm.	Victoria, B.C.	10	1,000 00	700 00
Baskerville, Chas. A.	Winnipeg, Man.	5	500 00	400 00
Bawlf, Est. Nicholas	"	50	5,000 00	3,500 00
Bellamy, Thos.	Edmonton, Alta	10	1,000 00	700 00
Bartlett, James H.	Souris, Man.	10	1,000 00	700 00
Brock, Henry	Toronto, Ont.	50	5,000 00	4,000 00
Bradley, Levi	High River, Alta.	5	500 00	350 00
Belleau, James F.	Quebec, Que.	5	500 00	250 00
Brais & Dupras	Longueuil, Que.	5	500 00	400 00
Brimacombe, Matthew A	Vermilion, Alta.	3	300 00	240 00
Brewster, W. A.	Banff, Alta.	5	500 00	285 00
Black, D. E.	Calgary, Alta.	3	300 00	240 00
Bouey, John N. & Chas	Winnipeg, Man.	5	500 00	400 00
Bell, Nat.	Edmonton, Alta	5	500 00	400 00
Bathalon, J. B. S	St. Liboire, Que.	10	1,000 00	800 00
Bickerton, James G	Woodstock, Ont.	5	500 00	500 00
Beatty, Est. James H	Toronto, Ont.	25	2,500 00	2,500 00
Butler, R. E.	Woodstock, Ont.	6	600 00	600 00
Costigan, C.	Portage la Prairie, Man.	5	500 00	400 00
Clark, Chas. W., M.D	Toronto, Ont.	4	400 00	200 00
Chisholm, A. R.	Edmonton, Alta	5	500 00	250 00
Colling, John W.	Moosejaw, Sask.	5	500 00	350 00
Curran, Jos. B.	Brandon, Man.	5	500 00	490 00
Courtney, T. F.	Halifax, N.S.	10	1,000 00	800 00
Crowell, M. O.	"	10	1,000 00	800 00
Craig, Thomas	Ridgetown, Ont.	2	200 00	160 00
Collins, Franklin	Winnipeg, Man.	50	5,000 00	4,000 00
Coventry Bros.	Moosejaw, Sask.	10	1,000 00	650 00
Carleton, James G.	St. John, N.B.	1	100 00	80 00
Clarke, Richard H	Moosejaw, Sask	10	1,000 00	500 00
Coppinger, Thos. S	Morden, Man	10	1,000 00	560 00
Carstens, Hugo	Winnipeg, Man.	5	500 00	250 00
Cassels, R. S.	Toronto, Ont.	50	5,000 00	4,000 00
Curtis, John H.	Nanton, Alta.	3	300 00	240 00
Cressman, Millo.	Staveley, Alta.	2	200 00	160 00
Crosby, Louis S.	Banff, Alta.	3	300 00	240 00
Cawker, Edwin M	Medicine Hat, Alta	5	500 00	250 00
Campbell, R. J.	Boissevain, Man	5	500 00	400 00
Campeau, J. Alph & Co.	Thetford Mines, Que.	2	200 00	160 00
Crews, J. G.	North Bay, Ont	5	500 00	500 00
Clewlo, Robt. W.	Toronto, Ont.	5	500 00	500 00
Caswell, Est. Thomas	"	5	500 00	500 00
Croucher, Miss Margaret M.	Saskatoon, Sask.	5	500 00	500 00
Cowan, Thos. H.	Portage la Prairie, Man.	10	1,000 00	700 00
Comer, Mrs. Ida May	Calgary, Alta.	10	1,000 00	800 00
Cote, Jos.	Ottawa, Ont.	3	300 00	240 00
Deacon, Est. Wm. H.	Winnipeg, Man.	5	500 00	400 00
Doyle, Ernest M.	Calgary, Alta.	5	500 00	400 00
Dorrell, Hy.	Moosejaw, Sask.	10	1,000 00	800 00
Donaldson, Joseph	Brandon, Man.	5	500 00	400 00

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Desjardines, J. M	Laurentides, Que	2	200 00	160 00
Drulard, Chas. H	Windsor, Ont	5	500 00	500 00
Douglas, H. W. B	Edmonton, Alta	20	2,000 00	1,100 00
Edwards, Robt. H	Halifax, N.S.	5	500 00	400 00
Edgecombe, Mrs. Helen G	St. John, N.B	10	1,000 00	800 00
Fairbairn, James	Portage la Prairie, Man	5	500 00	400 00
Fleming, John H	Maple Creek, Sask	5	500 00	400 00
Fear, Wm. H. & Geo. M	Banff, Alta	5	500 00	400 00
Foisy, J. H	Montreal, Que	2	200 00	160 00
Fraser, John D	Tuxford, Sask	10	1,000 00	800 00
Fleury, H. W. (in trust)	Aurora, Ont	10	1,000 00	1,000 00
Fleury, Leila M	"	5	500 00	500 00
Field, Edward	Toronto, Ont	5	500 00	500 00
Fleming, H. O	Windsor, Ont	5	500 00	500 00
Foley Bros., Larson & Co	Winnipeg, Man	50	5,000 00	3,000 00
Farrell, Hon. Just. A. G	Moosomin, Sask	10	1,000 00	800 00
Goodridge, Est. Henry	Edmonton, Alta	10	1,000 00	800 00
Green, Patrick	Winnipeg, Man	3	300 00	240 00
Griffiths, Thos	"	3	300 00	240 00
Gunn, J. A., M.D	"	10	1,000 00	500 00
Gardner, Arthur C	"	5	500 00	400 00
Gordon, Chas	Vegreville, Alta	3	300 00	240 00
Gainer, J	Edmonton South, Alta	3	300 00	240 00
Garcau, J. O	Montreal, Que	2	200 00	160 00
Garland, Nicholas	Toronto, Ont	5	500 00	500 00
Gordon, Est. Geo	Woodstock, Ont	5	500 00	500 00
Greenizen, Isaac	Petrolea, Ont	2	200 00	200 00
Huston, James	Manitou, Man	5	500 00	400 00
Harlow, Robt. J	Victoria, B.C	5	500 00	400 00
Hoover & Co	Winnipeg, Man	10	1,000 00	800 00
Hanlon, Michael	"	10	1,000 00	800 00
Hutchings, Robt. J	Calgary, Alta	50	5,000 00	4,000 00
Higgs, Frederick F	Victoria, B.C	20	2,000 00	1,000 00
Hatfield, Thos. A	Vancouver, B.C	50	5,000 00	4,000 00
Heinmiller, Edwin J	Prince Albert, Sask	5	500 00	350 00
Hill, W. H. A	Regina, Sask	15	1,500 00	750 00
Henderson, Geo. G	Fernie, B.C	5	500 00	400 00
Hitchcock, Arthur	Moosejaw, Sask	10	1,000 00	800 00
Hunter, Helen	Hartney, Man	5	500 00	400 00
Hasselfield, Chas. F	Deloraine, Man	5	500 00	325 00
Hall & Fairweather	St. John, N.B	10	1,000 00	800 00
Higinbotham, John D	Lethbridge, Alta	5	500 00	400 00
Haddin, John	Winnipeg, Man	2	200 00	160 00
Holmes, James	Woodstock, Ont	15	1,500 00	1,500 00
Hastings, Dr A. O	Toronto, Ont	5	500 00	500 00
Harper, Est. W. H	Chatham, Ont	5	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	10	1,000 00	1,000 00
Johnston, Wm	Winnipeg, Man	10	1,000 00	800 00
Jackson, Bros	Edmonton, Alta	10	1,000 00	595 00
Johnston, J. M., M.D	Toronto, Ont	5	500 00	500 00
Jackson, Geo. N	Winnipeg, Man	20	2,000 00	1,275 00
Kelly, Robt	Vancouver, B.C	50	5,000 00	3,500 00
Knott, Frederick J	Winnipeg, Man	5	500 00	300 00
Kent & Brown	Moosejaw, Sask	5	500 00	400 00
Kennedy, Est. James	St. John, N.B	13	1,300 00	1,300 00
Kieffer Bros	Montreal, Que	2	200 00	160 00
Karn, C. J. W., M.D	Berlin, Ont	10	1,000 00	1,000 00
Likely, Joseph A	St. John, N.B	13	1,300 00	1,300 00
Lush, Frank	Wainwright, Alta	5	500 00	385 00
Lawlor, Thos. J	Killarney, Man	10	1,000 00	475 00
Ludlow, James H	Winnipeg, Man	3	300 00	240 00
Lussier & Guimont	St. Hyacinthe, Que	10	1,000 00	800 00
Lovett, H. A., K.C	Montreal, Que	5	500 00	500 00
Lenver, Geo	Toronto, Ont	5	500 00	500 00
Lewis, Wm	Mount Forest, Ont	5	500 00	500 00

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lang, Lisgar L.	Winnipeg, Man.	10	1,000 00	800 00
Massie, Robt. F.	Toronto, Ont.	200	20,000 00	16,000 00
Magrath, Hart & Co.	Edmonton, Alta.	50	5,000 00	2,500 00
Muir, Wm.	Brandon, Man.	30	3,000 00	2,400 00
Maynard, James.	Victoria, B.C.	25	2,500 00	2,000 00
Mickle, Geo. Thos.	Ridgetown, Ont.	2	200 00	160 00
Morrison & Johnston.	Lacombe, Alta.	10	1,000 00	800 00
Mathews, Ed. Chas.	Victoria, B.C.	10	1,000 00	800 00
Macdonald, Duncan M.	Winnipeg, Man.	10	1,000 00	375 00
Murphy, Wm. Geo.	Carberry, Man.	5	500 00	350 00
Munro, Robt.	Winnipeg, Man.	50	5,000 00	4,000 00
Morris, Edw. A.	Vancouver, B.C.	50	5,000 00	4,000 00
Macdonnell, D. G.	"	25	2,500 00	1,750 00
Mitchell, J. B.	Winnipeg, Man.	5	500 00	400 00
Martin, Wm. D.	Moncton, N.B	5	500 00	400 00
Meredith, Henry.	Brandon, Man.	2	200 00	160 00
Moon, Thomas.	Woodstock, Ont.	10	1,000 00	1,000 00
Murphy, James.	Mount Forest, Ont.	10	1,000 00	1,000 00
Miller, B. B.	Wiarton, Ont.	5	500 00	500 00
Mann, Mrs. Francis.	Windsor, Ont.	5	500 00	500 00
Meiklejohn, J.	Harriston, Ont.	2	200 00	200 00
McTavish, A. R.	Calgary, Alta.	5	500 00	400 00
McRae, Alex. C.	Winnipeg, Man.	5	500 00	400 00
McMillan, Allan F.	Vancouver, B.C.	1	100 00	80 00
McDermott, Pat'k. J.	Minnedosa, Man.	10	1,000 00	800 00
McNaughton, Jas.	Carmangay, Alta	5	500 00	400 00
McKenzie, & Mann.	Swift Current, Sask.	5	500 00	400 00
McBride, Edward.	Calgary, Alta.	10	1,000 00	700 00
McCarthy, Edw.	Regina, Sask.	25	2,500 00	1,450 00
McKillop, Dougald.	Portage la Prairie, Man.	5	500 00	400 00
McRobbie, John, H.	St. John, N.B.	13	1,300 00	1,300 00
McElvenny, Wm. J.	Winnipeg, Man.	5	500 00	400 00
McDougall, A.	Pictou, N.S.	5	500 00	500 00
McClellan, S. E.	Medicine Hat, Alta.	5	500 00	250 00
Neilson, Hugh.	Calgary, Alta.	10	1,000 00	800 00
Nankin, Samuel.	Toronto, Ont.	15	1,500 00	750 00
Naden, Thos. H.	Macclesfield, Eng.	5	500 00	400 00
Normand, N.	Laurierville, Que.	1	100 00	80 00
Osborne, W. J.	Winnipeg, Man.	10	1,000 00	700 00
Outhit, C. W.	Halifax, N.S.	10	1,000 00	800 00
On, Mar.	Blairmore, Alta.	3	300 00	300 00
Ostiguy, Emile.	Montreal, Que.	142	14,200 00	12,500 00
Pocock, Philip.	London, Ont.	55	5,500 00	4,400 00
Parker, James.	Langford, B. C.	5	500 00	250 00
Parker, Wm. A.	Manitou, Man.	5	500 00	400 00
Payne, Howard R. A.	Winnipeg, Man.	5	500 00	400 00
Pollock, Wm.	Maple Creek, Sask.	20	2,000 00	1,600 00
Peterson, Chas. J.	Vancouver, B. C.	10	1,000 00	700 00
Paine, Wm. B.	Winnipeg, Man.	10	1,000 00	525 00
Powell, James A.	Edmonton, Alta	20	2,000 00	700 00
Philbrick, E. E.	Danville, Que.	1	100 00	70 00
Pringle, Mrs. M. W.	Belleville, Ont.	3	300 00	300 00
Queen, J. M.	St. John, N.B.	5	500 00	250 00
Quick, Gordon W.	Maple Creek, Sask.	10	1,000 00	800 00
Renwick, Neil W.	Toronto, Ont.	50	5,000 00	4,000 00
Ross, Daniel N.	Winnipeg, Man.	5	500 00	400 00
Robertson & Hackett.	Vancouver, B. C.	10	1,000 00	800 00
Reid, Chas.	Swift Current, Sask.	10	1,000 00	800 00
Reid, Thos.	Regina, Sask.	5	500 00	400 00
Rose, Fred'k. E.	St. Stephen, N.B	50	5,000 00	3,500 00
Riddell, John R.	Moosejaw, Sask.	5	500 00	400 00
Rundle, Wm. P.	Winnipeg, Man.	5	500 00	200 00
Rutherford, John R. Est.	Aurora, Ont.	10	1,000 00	1,000 00
Rennie, Wm. H.	Winnipeg, Man.	5	500 00	500 00
Ross, James.	Edmonton, Alta	10	1,000 00	700 00

THE DOMINION FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Shea, Patrick	Winnipeg, Man	5	500 00	400 00
Senecal, Rev. L. A	St. Hyacinthe, Que	5	500 00	400 00
Schnarr, Wm. Jos	Killarney, Man	5	500 00	400 00
Stephens, G. F. & Co. Ltd	Winnipeg, Man	5	500 00	400 00
Sherlock, Philip J	Killarney, Man	2	200 00	160 00
Sutherland, Donald MacLeod	Boissevain, Man	6	600 00	480 00
Shannon, Est. W. B	Tara, Ont	5	500 00	400 00
Smith, Geo. K	Moosejaw, Sask	5	500 00	400 00
Smith, Wm. H	Lenora, Man	5	500 00	400 00
Siebenbaum, H	Victoria, B. C	13	1,300 00	1,040 00
Smith, Est. Daniel	Winnipeg, Man	50	5,000 00	2,250 00
Smith, Edward J. C	Victoria, B. C	5	500 00	400 00
Sibbett & Hallett	Nanton, Alta	3	300 00	210 00
Spencer, John H	Medicine Hat, Alta	1	100 00	80 00
Sutherland, James A	Drumheller, Alta	3	300 00	210 00
Stuart, T. R. & Co	Calgary, Alta	5	500 00	400 00
Solis, E. H	Outremont, Que	5	500 00	400 00
Sutherland, Wm. H	Ingersoll, Ont	5	500 00	500 00
Storey, D	Ottawa, Ont	5	500 00	500 00
Scott, Est. Mrs. Bessie	Halifax, N. S	15	1,500 00	1,500 00
Scott, David A	"	30	3,000 00	3,000 00
Struthers, Est. R. B	Montreal, Que	5	500 00	500 00
Scott, Angus M	Edmonton, Alta	5	500 00	500 00
Skitch, Alfred	Welland, Ont	2	200 00	200 00
Thomas, Robt. C	Calgary, Alta	20	2,000 00	1,400 00
Thorne, Levert H	St. John, N.B	1	100 00	80 00
Tenaille, Daniel J	Maple Creek, Sask	10	1,000 00	500 00
Turner, Hyles E	Winnipeg, Man	5	500 00	400 00
Taylor, Frank L	"	5	500 00	400 00
Troughton, E	Lumsden, Sask	2	200 00	160 00
Trudel, Benoit	Montreal, Que	3	300 00	240 00
Taylor, E. L	Winnipeg, Man	20	2,000 00	700 00
Urquhart, Andrew	Lacombe, Alta	20	2,000 00	1,600 00
Underwood, Thos	Calgary, Alta	25	2,500 00	1,250 00
Wilson, Alexander	Victoria, B. C	5	500 00	400 00
Williamson Bros	Edmonton, Alta	10	1,000 00	500 00
Welsh, Alex. R	Boissevain, Man	10	1,000 00	800 00
Whitla, Hy. W	Winnipeg, Man	10	1,000 00	650 00
White, & Manahan	Winnipeg, Man	5	500 00	400 00
Wellington, John H	Moosejaw, Sask	10	1,000 00	800 00
Walton, Geoffrey H	Victoria, B. C	25	2,500 00	2,000 00
Wilkinson, James B	Vancouver B. C	5	500 00	270 00
Welliver, R. B	Red Deer, Alta	1	100 00	50 00
Williams, David	Canmore, Alta	10	1,000 00	800 00
Williams, R. A., M. D	Ingersoll, Ont	5	500 00	500 00
White, Est. John	Halifax, N.S	10	1,000 00	1,000 00
Watterworth, Mrs, M	Ingersoll, Ont	5	500 00	500 00
Whitelaw, R	Woodstock, Ont	2	200 00	200 00
Wilkinson, W. T	Amherstburg, Ont	2	200 00	200 00
Walker, Thaddeus	Walkerville, Ont	84	8,400 00	8,400 00
White, Hugh	Toronto, Ont	5	500 00	400 00
Wallis, Henry A	Killarney, Man	10	1,000 00	540 00
Totals		2,795	$279,500 00	$215,830 00

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

List of Directors—(As at Feb. 25, 1916.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir. H. B. Ames, M.P.; Geo. G. Foster, K.C.; F. W. Fairman.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares	Amount subscribed and paid in cash.
			$ cts.
Ames, H. B., M.P.	Montreal, Que.	25	2,500 00
Evans, Fred. W.	"	25	2,500 00
Fairman, F. W.	"	25	2,500 00
Fortier, J. M.	"	25	2,500 00
Foster, Geo. G., K.C.	"	25	2,500 00
Hanson, Wm.	"	25	2,500 00
Tooke, Benj.	"	25	2,500 00
Gresham Fire & Accident Insurance Society, Limited	London, Eng.	825	82,500 00
Gresham Life Assurance Society, Limited	"	1,000	100,000 00
	Totals.	2,000	$200,000 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

List of Directors—(As at Jan. 28, 1916.)

James E. Roberts, Pres.; A. E. Gooderham, Chairman; C. D. Warren and R. L. Patterson, Vice-Chairmen; W. G. Blackstock, Sir D. D. Mann, Robert Archer, Douglas G. Ross.

List of Shareholders —(As at Dec. 31, 1915.)

Name.	No. of shares.	Amount subscribed and paid in cash.
		$
McKinnon Estate	100	10,000 00
Warren, C. D.	40	4,000 00
Warren, Mrs. Georgina S.	50	5,000 00
Patterson, R. L.	50	5,000 00
Crean Estate	20	2,000 00
Archer, Robert	50	5,000 00
Thornton, Miss J. J.	20	2,000 00
Lowndes Estate	30	3,000 00
Flett, Jno. Estate	50	5,000 00
Ross Estate	160	16,000 00
Blackstock, (Mrs.) H. V	30	3,000 00
Mann, Sir Donald	100	10,000 00
Gooderham, Geo., Est. in trust	150	15,000 00
Gooderham, A. E.	50	5,000 00
Gooderham, Geo. Estate	1,434	143,400 00
Blackstock, W. G.	20	2,000 00
Roberts, J. E.	70	7,000 00
Ross, Douglas G.	20	2,000 00
Totals.	2,441	$ 244,400 00

FACTORIES INSURANCE COMPANY.

List of Directors—(As at Mar. 1, 1916.)

C. R. Clapp, Pres.; B. L. Anderson, Vice-Pres.; F. Murphy, K.C., A. Fleming, Ernest Roy, W. D. Boyce.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Clapp, C. R.	Toronto, Ont.	10	1,600 00	1,000 00
Fleming, A.	"	10	1,600 00	1,000 00
Anderson, B. L.	"	10	1,600 00	1,000 00
Boyce, W. D.	St. Thomas, Ont.	10	1,600 00	1,000 00
Clapp & Anderson, Limited	Toronto, Ont.	960	153,600 00	96,000 00
Totals		1,000	$160,000 00	$100,000 00

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

List of Directors—(As at Feb. 29, 1916.)

W. A. Young, M.D., Pres.; C. Norie-Miller, Vice-Pres.; F. Norie-Miller, J.P., H. E. Southam, John J. Durance, J. A. Macintosh, Thos. H. Hall.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Norie-Miller, F.	Perth, Scotland	60	6,000 00	1,500 00
Norie-Miller, C.	New York, N.Y.	20	2,000 00	500 00
Young, W. A.	Toronto, Ont.	20	2,000 00	500 00
Southam, H. E.	New York, N.Y.	20	2,000 00	500 00
Durance, John J.	Toronto, Ont.	60	6,000 00	1,500 00
Macintosh, J. A	"	20	2,000 00	500 00
Hall, Thos. H.	"	20	2,000 00	500 00
Allen, J. Mayhew	Perth, Scotland	20	2,000 00	500 00
General Accident Corp., Ltd.	"	1,760	176,000 00	44,000 00
Totals		2,000	$200,000 00	$50,000 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

List of Directors—(As at Jan. 21, 1916.)

Robert Ness, Pres.; L. A. Lavallee, K.C., Vice-Pres.; A. P. Frigon, L. P. Berard, K.C., A. Champagne, N. Rochon, J. d'Halewyn.

List of Shareholders—(As at December 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Prevost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,080 00
Senecal, T. P.	Sault au Recollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	70	7,000 00	4,200 00
Vallieres, A. I. & Cie.	"	1	100 00	60 00
Genereux, Dr. D.	"	50	5,000 00	2,925 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchene, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	80	8,000 00	4,300 00
Desjardins, Hon. A.	"	1	100 00	40 00
Gobier & Cie.	"	10	1,000 00	400 00
Lachapelle, Dr. E. P.	"	1	100 00	60 00
Brousseau, F. J.	Sault au Recollet, Que.	51	5,100 00	2,425 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,265 00
Colin, Dr. A.	Grand'Mere, Que.	1	100 00	50 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Belanger, A. O.	Papineauville, Que.	15	1,500 00	625 00
Aitken, W. R.	Montreal, Que.	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauret, A.	Ste. Genevieve, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Telmosse, Dr. A. I.	Ottawa, Ont.	20	2,000 00	1,150 00
Lariviere, Hon. A. A. C.	Montreal, Que.	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. Andre Avellin, Que.	1	100 00	60 00
Cornu, Dr. F.	Ottawa, Ont.	10	1,000 00	500 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Choiniere, A.	Waterloo, Que.	1	100 00	40 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigneault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Telmosse, Dr. J. B. R.	Sorel, Que.	1	100 00	40 00
Barette, J. A., N.P., M.P.	St. Barthelmi, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	275 00
Chatelain, Rev. P.	Buckingham, Que.	5	500 00	250 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallee, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Berard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier	Papineauville, Que.	10	1,000 00	600 00
Toupin, Rev. J.	St. Antoine Abbe, Que.	10	1,000 00	400 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Mailhot, J. Art.	Montreal, Que.	5	500 00	200 00
Watson, Dr. Jno.	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	550 00
Frigon, A. P.	Montreal, Que.	96	9,600 00	4,800 00
Leduc, R. A.	"	51	5,100 00	3,060 00
Pilon, H.	Vaudreuil, Que.	2	200 00	110 00
Houle, Rev. J. B.	Marieville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,100 00

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Fauteux, Frs	Montreal, Que	10	1,000 00	550 00
Lanctot, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J.	Roxton Pond, Que.	1	100 00	60 00
Ness, R.	Howick, Que.	50	5,000 00	3,000 00
Bregent, A. E.	Montreal, Que.	71	7,100 00	2,890 00
Monty, A	Roxton Pond, Que	3	300 00	180 00
St. Pierre, I.	"	2	200 00	120 00
Lambert, Mrs. J. B.	Fort George, B.C.	2	200 00	80 00
Lamarre, W. & Cie.	Montreal, Que.	5	500 00	200 00
Phaneuf, A.	St. Antoine, Que.	1	100 00	60 00
Melancon, H.	Ottawa, Ont.	5	500 00	300 00
Totals		1,174	$117,400 00	$64,800 00

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Co.)

LIST OF DIRECTORS—(As at Feb. 28, 1916.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, M. Chevalier, T. J. Drummond,

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	Amount subscribed.	Amount paid cash.
		$ cts.	$ cts.
Liverpool & London & Globe Insurance Co., Ltd.	Liverpool, Eng.	245,500 00	98,200 00
Sir Frederick Williams-Taylor	Montreal, Que.	500 00	200 00
Sir Alexander Lacoste	"	500 00	200 00
A. G. Dent	Liverpool, Eng.	500 00	200 00
J. Gardner Thompson	Montreal, Que.	1,000 00	400 00
Lewis Laing	"	500 00	200 00
T. J. Drummond	"	500 00	200 00
W. Molson Macpherson	"	500 00	200 00
M. Chevalier	"	500 00	200 00
Totals		$250,000 00	$100,000 00

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at Feb. 22, 1916.)

Hartland S. McDougall, Pres.; Henry E. Rawlings, Vice-Pres. and Man. Director; H. V. Meredith, Jas. B. Forgan, William McMaster, Hon. E. C. Smith, Jas. G. Cannon, Philip Stockton, E. F. Hebden, Jno. Macdonald.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Bailey, Mrs. Ernestine V.	Fredericton, N.B.	4	200	200
Billingsley, Mrs. Anne	Westmount, Que.	10	500	500
Carter, Mrs. Edith L.	Montreal, Que.	20	1,000	1,000
Cumming, Mrs. E. M.	Vancouver, B.C.	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto, Ont.	100	5,000	5,000
Gale, Alfred J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Whithall P.	"	4	200	200
Gilroy, Mrs. B.	Winnipeg, Man.	75	3,750	750
Girdwood, Miss Fannie S. M. M.	Montreal, Que.	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glassco, Mrs. B. M.	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto, Ont.	75	3,750	750
Hague, George, estate of	Montreal, Que.	20	1,000	1,000
Hamilton, John	Quebec, Que.	50	1,000	2,500
Hebden, E. F.	Montreal, Que.	20	2,500	200
Lindsay, Miss Amy C.	"	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D., estate of	Montreal, Que.	10	500	100
Morrice, W. J.	"	10	500	100
Morrice, D.	"	10	500	100
Morrice, A. A.	Toronto, Ont.	10	500	100
Morrice, R. B.	Montreal, Que.	10	500	100
Morrice, J. W.	"	10	500	100
McMaster, Wm.	"	20	1,000	200
McRobie, Lewis, in trust	"	30	1,500	1,500
Macdonald, John	Toronto, Ont.	20	1,000	200
MacDougall, H. S.	Montreal, Que.	350	17,500	3,500
Meredith, H. V.	"	25	1,250	1,250
McCulloch, Wm., estate of	Toronto, Ont.	6	300	60
McCulloch, Robertson	Montreal, Que.	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 1	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 2	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors	"	210	10,500	10,500
Piddington, Mrs. Susan	Quebec, Que.	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal, Que.	6	300	300
Piddington, Samuel	Ottawa, Ont.	21	1,050	1,050
Piddington, Alfred	Montreal, Que.	23	1,150	1,150
Piddington, Mrs. Annie, institute	Quebec, Que.	21	1,050	1,050
Ross, James G., estate of	"	120	6,000	1,200
Riddell, Alex. F.	Montreal, Que.	10	500	100
Ramsay, William	Toronto, Ont.	60	3,000	3,000
Rawlings, Edward, estate of	Montreal, Que.	50	2,500	1,500
Rawlings, H. E. A.	"	560	28,000	14,440
Rawlings, Mrs. L.	"	4,043	202,150	69,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,904

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator	Montreal, Que.	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec, Que.	3	150	150
Smith, Larratt W., estate of	Toronto, Ont.	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England	137	6,850	5,250
Strickland, Mrs. C. C., estate of	Lakefield, Ont.	30	1,500	300
Torrance, Jas. F.	Montreal, Que.	365	18,250	4,130
Torrance, John	"	366	18,300	4,180
Thomson, Geo. H.	Quebec, Que.	60	3,000	3,000
Walker, James R.	Montreal, Que.	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm. J., estate of	"	63	3,150	3,150
Wainwright, Wm., estate of	"	33	1,650	330
Wainwright, Wm. Arnold	"	5	250	50
Wainwright, Eric Foster	"	4	200	40
Wainwright, Arnold	"	4	200	40
Wainwright, Claude Stanley	Los Angeles, Cal.	4	200	40
White, Mrs. Amelia	Montreal, Que.	10	500	500
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, H. N., estate of	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N.Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Caldwell, Miss Mary	Troy, N.Y.	5	250	250
Carver, Daniel G.	Binghamton, N.Y.	270	13,500	3,500
Carver, Geo. S.	"	270	13,500	3,500
Comegys, B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Cannon, Jas. G.	New York, N.Y.	20	1,000	200
Cannon, H. W.	"	230	11,500	7,500
Chafee, Z.	Providence, R.I.	7	350	350
Chafee, Z., jr.	"	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Dohrman, Mrs. E., estate of	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa.	8	400	400
Furnival, Mrs. Amy	Napanee, Ont.	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Gibbs, Mrs. Sarah B.	New York, N.Y.	40	2,000	2,000
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A.	Boston, Mass.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia, Pa.	50	2,500	2,500
Hepburn, A. B.	New York, N.Y.	20	1,000	1,000
Jesup, Maria de Witt, estate of	"	200	10,000	2,000
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lee, Mrs. Caroline Worral	Philadelphia, Pa.	60	3,000	3,000
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	50	2,500	2,500
Merrill, Mrs. Kate	Pasadena, Cal.	10	500	500
Messler, Mrs. M. R	Pittsburg, Pa.	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany City, Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650
Pennsylvania Co., for insurance on lives and granting annuities, etc.—Trustees under will of Jas. W. Drexel, deceased	Philadelphia, Pa.	200	10,000	10,000
Pell, Alfred, estate of	"	40	2,000	2,000
Quarrier, Cushman	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Rolph, W. T., estate	Philadelphia, Pa.	10	500	500

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	80	4,000	4,000
Smith, Hon. E. C.	"	20	1,000	1,000
Schoonmaker, James M	Pittsburg, Pa	20	1,000	1,000
Stockton, Philip	Boston, Mass.	20	1,000	1,000
Thaw, Wm.	Pittsburg, Pa	5	250	250
Thompson, Mary Thaw, testamentary trustee	"	20	1,000	1,000
Walton, Samuel B.	"	20	1,000	1,000
Weld, C. Minot	Boston, Mass.	10	500	500
	Totals	13,372	$ 668,600	$ 304,600

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1916).

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Angus, D. Forbes	Montreal, Que.	2,500 00	625 00
Atwater, Honourable A. W.	"	2,500 00	625 00
Blackwell, K. W.	"	2,500 00	625 00
Hubbard, Honourable Evelyn	London, England	2,500 00	625 00
Lambert, H. M.	Montreal, Que.	2,500 00	625 00
Molson, F. W.	"	2,500 00	625 00
Reynolds, Geo. W.	London, England	2,500 00	625 00
Sweet, A. G.	"	2,500 00	625 00
Wanklyn, F. L.	Montreal, Que.	2,500 00	625 00
Guardian Assurance Company, Ltd.	London, England	977,500 00	244,375 00
	Totals	$1,000,000 00	$ 250,000 00

THE HUDSON BAY INSURANCE COMPANY.

List of Directors—(As at Feb. 19, 1916).

William Mackay, Pres.; Fred. W. Walker, Vice-Pres.; J. H. Labelle, Managing Director, George Chappell, W. H. Barker, *George B. Fraser, *P. R. Gault, D. G. Marshall, P. J. Quinn, *A. St. Cyr, George E. Trorey.

List of Shareholders—(As at Dec. 31, 1915).

Name	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Royal Insurance Co.	Liverpool, England	820,100 00	217,775 00
Geo. Chappell	"	2,500 00	625 00
W. Mackay	Montreal, Que.	2,500 00	500 00
J. H. Labelle	"	2,500 00	500 00
P. J. Quinn	Toronto, Ont.	2,500 00	500 00
J. Pickering	Winnipeg, Man.	2,500 00	500 00
A. Huddell	Calgary, Alta.	2,500 00	500 00
F. W. Walker	Vancouver, B.C.	2,500 00	625 00
W. H. Barker	"	2,500 00	500 00
D. G. Marshall	"	2,500 00	500 00
Geo. E. Trorey	"	2,500 00	625 00
M. J. MacLeod	Moosejaw, Sask.	5,000 00	1,000 00
J. Duff	Drinkwater, Sask.	500 00	100 00
L. F. Fulmore	Macoun, Sask.	100 00	20 00
W. LaMere	Stavely, Alta.	500 00	100 00
T. J. James	Rouleau, Sask.	500 00	100 00
O. J. Amundsen	Claresholm, Alta.	500 00	100 00
O. S. Chapin	Calgary, Alta.	2,500 00	500 00
J. Robertson	Cranbrook, B.C.	500 00	100 00
C. S. Springer	Calgary, Alta.	500 00	100 00
C. S. Gladstone, in trust	Prince Albert, Sask.	300 00	60 00
Jas. Clark Co.	Claresholm, Alta.	1,000 00	200 00
H. A. Stewart	Saskatoon, Sask.	200 00	40 00
F. W. Stribling	High River, Alta.	1,000 00	200 00
A. N. Wankel	Plentywood, Mont.	1,000 00	200 00
E. F. Comber	Selkirk, Man.	500 00	100 00
Noble Advertising Agcy	Vancouver, B.C.	1,000 00	200 00
W. Simington	Moosejaw, Sask.	1,000 00	200 00
A. H. Prosser	"	3,000 00	600 00
A. H. Woolliams	"	1,000 00	200 00
G. F. Bosomworth	Oxbow, Sask.	500 00	125 00
W. Langrish	"	600 00	150 00
Mrs. H. Yewdall	Prince Albert, Sask.	800 00	160 00
M. Finklestein	Winnipeg, Man.	200 00	40 00
E. J. D. Jones	Alameda, Sask.	400 00	100 00
J. McGuire	Grand Forks, N.D.	200 00	40 00
C. Spencer	Vancouver, B.C.	1,000 00	250 00
R. M. Matheson	Brandon, Man.	1,000 00	200 00
T. Ashford	Weyburn, Sask.	1,000 00	200 00
W. & M. Beveridge	Cumberland, B.C.	1,000 00	200 00
	Totals	$872,400 00	$ 228,735 00

*These directors have acquired stock in this Company after December 31, 1915.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 21, 1916.)

H. C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cox, Hon. G. A., estate	Toronto, Ont	1,750	175,000 00	35,000 00
Cox, H. C	"	650	65,000 00	13,000 00
Cox, E. W., estate	"	1,000	100,000 00	20,000 00
Davis, A. L., estate	"	1,000	100,000 00	20,000 00
Goldsmith, Dr. P. G	"	250	25,000 00	5,000 00
Hodgens, W. S	"	150	15,000 00	3,000 00
Morrow, G. A	"	550	55,000 00	11,000 00
Marshall, Noel	"	350	35,000 00	7,000 00
Rogers, Elias	"	100	10,000 00	2,000 00
Willans, E	"	500	50,000 00	10,000 00
Central Canada Loan & Savings Co	"	1,500	150,000 00	30,000 00
Hanna, D. B	"	100	10,000 00	2,000 00
Cox, F. W	"	100	10,000 00	2,000 00
Toronto Savings & Loan Co	Peterboro, Ont	550	55,000 00	11,000 00
Morrow, W. G	"	400	40,000 00	8,000 00
Kenny, J. J. (estate)	San Francisco, Cal	500	50,000 00	10,000 00
Bickerdike, R., M.P	Montreal, Que	100	10,000 00	2,000 00
Burrows, S	Belleville, Ont	100	10,000 00	2,000 00
Corby, H	"	100	10,000 00	2,000 00
Robb, W. D	Montreal, Que	50	5,000 00	1,000 00
Campbell, A. McT	Winnipeg, Man	100	10,000 00	2,000 00
Meikle, W. B	Toronto, Ont	100	10,000 00	2,000 00
	Totals	10,000	$1,000,000 00	$ 200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1916.)

Lyman Root, Vice-Pres.; H. F. Petman, F. E. Heyes, G. A. Hankey, A. W. Giles, W. F. Windeyer, W. J. Blackburn, A. R. Williams.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
H. M. Blackburn (estate)		25	2,500	625
Lyman Root	Toronto, Ont	25	2,500	625
A. R. Williams	"	25	2,500	625
H. F. Petman	"	25	2,500	625
W. J. Blackburn	"	25	2,500	625
W. F. N. Windeyer	"	25	2,500	625
F. E. Heyes	"	25	2,500	625
G. A. Hankey	Vernon, B.C	25	2,500	625
A. W. Giles	"	25	2,500	625
Sun Insurance Office	London, England	4,349	434,900	104,850
	Totals	4,574	$ 457,400	$ 110,475

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

List of Directors—(As at Feb. 22, 1916.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, Thos. J. Drummond, John Emo, Sir Frederick Williams-Taylor.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Liverpool and London and Globe Insurance Company, Limited	Liverpool, Eng.	4,725	472,500	165,375
Dent, A. G.	"	25	2,500	875
Rimmer, J. C.	"	25	2,500	875
Thompson, J. Gardner	Montreal, Que.	50	5,000	1,750
Lacoste, Sir Alexander	"	25	2,500	875
Chevalier, M.	"	25	2,500	875
Macpherson, W. M.	"	25	2,500	875
Drummond, T. J.	"	25	2,500	875
Emo, John	"	25	2,500	875
Laing, Lewis	"	25	2,500	875
Williams-Taylor, Sir F.	"	25	2,500	875
	Totals.	5,000	$ 500,000	$ 175,000

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

List of Directors—(As at March 1, 1916.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Wright, Alfred	Toronto, Ont.	2,000	1,600
Sword, C. E.	Montreal, Que.	2,000	1,600
Blogg, A. E.	Toronto, Ont.	2,000	1,600
Howie, Geo. C.	"	2,000	1,600
MacLean, Alex.	"	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	490,000	392,000
	Totals.	$ 500,000	$ 400,000

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 26, 1916.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, H. N. Cowan, W. G. Willoughby.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
London and Midland Ins. Co. Ltd.	London, Eng.	910	91,000 00	15,925 00
W. T. Kernahan	Toronto	10	1,000 00	175 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	"	10	1,000 00	175 00
R. Home Smith	"	10	1,000 00	175 00
A. C. McMaster	"	10	1,000 00	175 00
S. G. M. Nesbitt	Brighton, Ont.	10	1,000 00	175 00
H. N. Cowan	Toronto, Ont.	10	1,000 00	175 00
W. G. Willoughby	"	10	1,000 00	175 00
G. H. Williams	Winnipeg	10	1,000 00	175 00
	Totals	1,000	$100,000 00	$ 17,500 00

LUMBERMEN'S FIRE INDEMNITY CONTRACT, THE SUBSCRIBERS TO THE.

LIST OF OFFICERS—(As at March 1, 1916.)

Advisory Committee: C. Jackson Booth; Gordon C. Edwards; Arthur H. Campbell; W. C. Hughson and Edgar D. Hardy, Chief Agent.

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1916.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Sims, W. A.	Bushey, Herts, Eng.	20	2,000	400
Wright, Alfred	Toronto, Ont.	20	2,000	400
Blogg, A. E.	"	20	2,000	400
MacLean, Alex.	"	20	2,000	400
Sword, C. E.	Montreal, Que.	20	2,000	400
Blake, Arthur W.	Winnipeg, Man.	20	2,000	400
London and Lancashire Fire Insurance Co. Ltd	Liverpool, Eng.	2,380	238,000	47,600
	Totals	2,500	$ 250,000	$ 50,000

MERCHANTS CASUALTY COMPANY.

List of Directors—(As at Feb. 29, 1916.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres. and General Manager; R. B. Graham; J. S. Turner; Dr. J. S. Gray; W. J. Bulman; G. W. Curtiss.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Geo. W. Andrick	Minneapolis, Minn.	18	900	900
W. J. Bulman	Winnipeg, Man.	50	2,500	250
G. W. Curtiss	Minneapolis, Minn.	1,000	50,000	5,765
Mrs. L. Curtiss	"	2	100	100
Marjorie Curtiss	"	2	100	100
A. C. Engan	"	101	5,050	505
Leo. M. Fingard	Winnipeg, Man.	201	10,050	1,005
M. L. Fisch	Windom, Minn.	10	500	500
C. B. Fraser	Minneapolis, Minn.	200	10,000	1,000
H. S. Gibson	"	10	500	500
G. W. Gillam	Windom, Minn.	20	1,000	1,000
R. B. Graham	Winnipeg, Man.	51	2,550	255
Dr. J. S. Gray	"	50	2,500	250
John A. Hartigan	St. Paul, Minn.	16	800	800
Johh E. Hartigan	"	2	100	100
Minnie Hobson	Minneapolis, Minn.	10	500	500
W. R. Jeffers	Windom, Minn.	7	350	350
H. Kettlewell	"	27	1,350	1,350
H. J. King	Toronto, Ont.	101	5,050	505
Ella McCray	Minneapolis, Minn.	10	500	500
M. L. McIntire	"	10	500	500
J. A. McMichael	"	33	1,650	480
M. J. McMichael	"	3,624	181,200	19,470
O. H. McMichael	Vernon Centre, Minn.	310	15,500	2,000
G. W. Sawyer	Annandale, Minn.	10	500	500
A. D. Shepherd	Minneapolis, Minn.	10	500	500
V. Shepherd	St. Paul, Minn.	10	500	500
E. E. Smith	Minneapolis, Minn.	100	5,000	500
F. O. Smith	"	200	10,000	1,000
C. C. Sternaman	St. Paul, Minn.	8	400	400
C. C. Thomas	Minneapolis, Minn.	411	20,550	2,505
M. C. Tifft	"	700	35,000	3,500
J. S. Turner	Winnipeg, Man.	50	2,500	500
A. E. Warner	St. Paul, Minn.	200	10,000	1,000
E. S. Warner	"	400	20,000	2,000
F. A. Warner	"	200	10,000	1,000
Lee F. Warner	"	306	15,300	1,800
T. T. Worham	Minneapolis, Minn.	30	1,500	1,500
Totals		8,500	$ 425,000	$ 55,890

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

List of Directors—(As at Feb. 8, 1916.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres, J. C. H. Dussault.

List of Shareholders—(As at Dec. 31, 1915.).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Acme Paper Box Co	Montréal, Qué	2	200 00	40 00
Auclair, C. & Frère	Québec, Qué	1	100 00	20 00
Aubry, J. B. A	Montréal, Qué	10	1,000 00	200 00
Allnrd, Amédée	Maisonneuve, Qué	2	200 00	40 00
Abel, Fortin J. P. & Cie	"	5	500 00	100 00
Aird & Son Reg	Montréal, Qué	2	200 00	40 00
Archambault, O	"	5	500 00	100 00
Allard & Boyer	"	1	100 00	20 00
Allard, A. & Fils	"	1	100 00	20 00
Allard & Frère	"	1	100 00	20 00
Ainey, Jos	"	50	5,000 00	1,000 00
Ainey, N	"	1	100 00	20 00
Brien, J. A. & Cie	"	10	1,000 00	200 00
Binette, Jos	"	10	1,000 00	200 00
Berthiaume, Zéphirin	"	1	100 00	20 00
Brunet, J. C. & Cie	"	10	1,000 00	200 00
Bélanger, O	"	5	500 00	100 00
Beauchemin, Alfred	Sorel, Qué	5	500 00	100 00
Baillargeon, J. B	Montréal, Qué	100	10,000 00	2,000 00
Bélair, A	Vinuville, Qué	5	500 00	100 00
Baillargeon, P	Montréal, Qué	2	200 00	40 00
Briard, Joseph	"	5	500 00	100 00
Blanchard, J. E	"	2	200 00	40 00
Bonhomme, Jos. Ltée	"	5	500 00	100 00
Baillargeon, A. F	"	1	100 00	20 00
Brunelle & Bernier	"	5	500 00	100 00
Bourdon, J. E	Maisonneuve, Qué	12	1,200 00	240 00
Bourdon, Léandre	"	2	200 00	40 00
Bourdon, Wilfrid	"	2	200 00	40 00
Bourque, Jos	Hull, Qué	10	1,000 00	200 00
Brault, Pierre	Montréal, Qué	3	300 00	60 00
Bourdon, Camille	"	10	1,000 00	200 00
Brunet, F. C	Lachine, Qué	1	100 00	20 00
Beauchamp, Narcisse	Montréal, Qué	2	200 00	40 00
Bleau, Ovila	"	2	200 00	40 00
Bernier, J. H	"	1	100 00	20 00
Barsalou, J. & Cie, Ltée	"	5	500 00	100 00
Bissonnette, F. X	"	5	500 00	100 00
Buisson, J. H	"	30	3,000 00	400 00
Brouillard, O	Drummondville, Qué	2	200 00	40 00
Blain, N	Montréal, Qué	1	100 00	20 00
Borne, L	Québec, Qué	5	500 00	100 00
Blais, J. E	"	2	200 00	40 00
Bélanger, Ed. & Co	Montréal, Qué	5	500 00	100 00
Bourdon, J. L	L'Epiphanie, Qué	2	200 00	40 00
Blain, A	Montréal, Qué	5	500 00	100 00
Bisnillon, J. E. & Cie	"	1	100 00	20 00
Brouillette, P	"	2	200 00	40 00
Bezner, M. C	Ste. Anne de Bellevue, Qué	10	1,000 00	200 00
Bourgie, H	Montréal, Qué	13	1,300 00	260 00
Bourguignon, Jules	"	2	200 00	40 00
Bélair, A. P	"	2	200 00	40 00
Beaunoyer & Brouillet	"	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Bluteau, H. P.	Maisonneuve, Qué.	1	100 00	20 00
Beauchamp, A.	Hull, Qué.	1	100 00	20 00
Beaudry, Henri	Montréal, Qué.	10	1,000 00	200 00
Bénard, J. E. Z.	"	5	500 00	100 00
Bénard, T.	"	5	500 00	100 00
Brochu, Camille	"	4	400 00	80 00
Bellefeuille & Ferron	Trois-Rivières, Qué.	2	200 00	40 00
Boivin, Johnny	"	1	100 00	20 00
Bourque, Armand	St. Paul, l'Ermite, Qué.	5	500 00	100 00
Burelle, M.	Beloeil, Qué.	1	100 00	20 00
Bonhôte, Dame Clorinde	Montréal, Qué.	100	10,000 00	2,000 00
Brossard, J. A.	"	5	500 00	100 00
Bisson, J. N. E.	"	5	500 00	100 00
Brosseau, J. A.	"	25	2,500 00	
Barbeau, Omer	Québec, Qué.	1	100 00	20 00
Cusson, Zotique	Montréal, Qué.	2	200 00	40 00
Cloutier, J. R.	Maisonneuve, Qué.	5	500 00	100 00
Chénard, J. D.	Berthierville, Qué.	3	300 00	60 00
Chouinard, J. I.	Montréal, Qué.	5	500 00	100 00
Chapleau, F. X.	"	3	300 00	60 00
Casavant, & Frère	St. Hyacinthe, Qué.	5	500 00	100 00
Choquette, Arsène	Maisonneuve, Qué.	5	500 00	100 00
Chouinard, Michel	"	10	1,000 00	200 00
Copping, Wm.	Joliette, Qué.	25	2,500 00	500 00
Chartrand, J. A.	Montréal, Qué.	5	500 00	100 00
Corbeil, Emile	"	3	300 00	60 00
Corbeil, Arthur	"	3	300 00	60 00
Constantineau, O.	"	125	12,500 00	2,500 00
Clark, Frank E.	Magog, Co. Stanstead.	2	200 00	40 00
Contant, H.	Montréal, Qué.	10	1,000 00	200 00
Charland, Zénon	"	5	500 00	100 00
Corbeil, Prima.	"	1	100 00	20 00
Côté, Victor	Ville Emard, Qué.	1	100 00	20 00
Côté, Bros. & Burritt	Montréal, Qué.	45	4,500 00	900 00
Charette, James.	"	1	100 00	20 00
City Ice Co., Ltd	"	30	3,000 00	600 00
Chalifoux, H.	"	1	100 00	20 00
Charretier, Jos.	"	1	100 00	20 00
Chalifour, J. O.	Québec, Qué.	2	200 00	40 00
Cambronne, Auguste	Montréal, Qué.	2	200 00	40 00
Canada Lime Build. Supply Co.	"	2	200 00	40 00
Cantin, Wilfrid	Québec, Qué.	5	500 00	100 00
Crevier, Alph.	Montréal, Qué.	3	300 00	60 00
Côté, Jos.	Pierreville, Qué.	1	100 00	20 00
Cyr, Damien	Ste. Rose, Qué.	1	100 00	20 00
Charlebois, P. J.	Montréal, Qué.	1	100 00	20 00
Côté, Napoléon	"	20	2,000 00	400 00
Côté, Michel	"	10	1,000 00	200 00
Cassidy, H. R.	Maisonneuve, Qué.	1	100 00	20 00
Caron & Surprenant	"	1	100 00	20 00
Carmel, Edgar	Montréal, Qué.	5	500 00	100 00
Chagnon & Beaulieu	"	1	100 00	20 00
Carignan, J. Alex.	Trois-Rivières, Qué.	1	100 00	20 00
Charron, R.	Montréal, Qué.	1	100 00	20 00
Caisse, Maxime	"	1	100 00	20 00
Courtemanche, J. A.	"	5	500 00	100 00
Charbonneau & Deguise	"	2	200 00	40 00
Côté, G. J. E.	Québec, Qué.	2	200 00	40 00
Chartrain, Philippe	Trois-Rivières, Qué.	10	1,000 00	200 00
Champagne, A. G.	Montréal, Qué.	20	2,000 00	400 00
Crépeau, Jules	"	10	1,000 00	200 00
Charpentier, T.	"	50	5,000 00	1,000 00
Dupont & Frère	"	2	200 00	40 00
Dufresne & Locke Ltd.	"	10	1,000 00	200 00
Duhamel, J. B.	N. Dame de Grâces.	30	3,000 00	600 00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Dupuis & Lefebvre	Montréal, Qué	10	1,000 00	200 00
Daoust, Jos.	"	5	500 00	100 00
Davignon, J. P.	"	2	200 00	40 00
Desrochers, G. Pite	Joliette, Qué.	1	100 00	20 00
Desjardins & Gélinas	Montréal, Qué	2	200 00	40 00
Deslongchamps, Arthur	Maisonneuve, Qué	2	200 00	40 00
David, O.	Montréal, Qué	2	200 00	40 00
Denis, Jos.	"	10	1,000 00	200 00
Dugas, D. & Cie.	"	5	500 00	100 00
Desormeaux, Jos.	"	2	200 00	40 00
Dechaux, A. F.	"	5	500 00	100 00
Deehaux, Elie	"	5	500 00	100 00
Daigle, T.	"	1	100 00	20 00
Deslauriers, Jos.	Ville Emard, Qué	2	200 00	40 00
Dupuis, J. P. Reg.	Verdun, Qué.	5	500 00	100 00
Duranceau & Duranceau	Ville Emard, Qué	5	500 00	100 00
Daleeggio, F.	Montréal, Qué	1	100 00	20 00
Dubeau, J. G.	"	100	10,000 00	2,000 00
Dussault, J. C. H.	"	120	12,000 00	2,400 00
Deschenaux, C. E.	Verdun, Qué.	3	300 00	60 00
Dussault, Arsène	Maisonneuve, Qué	1	100 00	20 00
Dansereau, Félix	Montréal, Qué	2	200 00	40 00
Drummond Shirt Co., Ltd.	Drummondville, Qué	3	300 00	60 00
Daigneault, F. H.	Acton Vale, Qué	10	1,000 00	200 00
Denis, Isaie	Montréal, Qué	1	100 00	20 00
Dupré, J. B.	"	10	1,000 00	200 00
Duchaine, J. A.	Québec, Qué.	100	10,000 00	2,000 00
Drolet, F. X.	"	5	500 00	100 00
Dorval, Théodule	"	2	200 00	40 00
Duchaine, L.	"	5	500 00	100 00
Dubé, Anselme	Trois-Rivières, Qué.	3	300 00	60 00
Demers, A.	Montréal, Qué	1	100 00	20 00
Dupuis, L. N.	"	101	10,100 00	2,020 00
Dubrule, C.	"	43	4,300 00	860 00
Dagenais, Jos.	"	1	100 00	20 00
Dalcourt, Ludger.	"	5	500 00	100 00
Desmarnis, S. E. & Cie.	Richmond, Qué.	1	100 00	20 00
Dupras, Didier	Montréal, Qué.	2	200 00	40 00
Dagenais, M.	"	10	1,000 00	200 00
David, Wilfrid	"	5	500 00	100 00
Deschamps, Alex.	"	5	500 00	100 00
Dupuis, Rosaire	"	10	1,000 00	200 00
Dostaler, D. A.	Joliette, Qué.	5	500 00	100 00
Dansereau, J. H.	Trois-Rivières, Qué.	5	500 00	100 00
Demers & Sarrazin	Montréal, Qué.	1	100 00	20 00
DesRosiers, Agapit	"	10	1,000 00	200 00
Dussault, J. C. H., in trust	"	5	500 00	100 00
DeSerres, G.	"	103	10,300 00	2,060 00
Derome, W. J., M.D.	"	100	10,000 00	2,000 00
Drouin, Joseph	Maisonneuve, Qué.	5	500 00	100 00
Dominion Die Co.	"	2	200 00	40 00
Dupré, Joseph Israel	Montréal, Qué.	25	2,500 00	500 00
Ethier, Arthur	"	1	100 00	20 00
Ethier, J. A. C., M.D.	Sherbrooke, Qué.	5	500 00	100 00
Filion, A. & Frère	Montréal, Qué.	5	500 00	100 00
Falardeau, Cyrille	Québec, Qué.	3	300 00	60 00
Fortier, Nazaire & Cie.	"	5	500 00	100 00
Fortin, D.	Montréal, Qué.	10	1,000 00	200 00
Ferland, J. O. & Frère	L'Epiphanie, Qué.	2	200 00	40 00
Farand & Delorme	Montréal, Qué.	10	1,000 00	200 00
Fittes, Jean	"	1	100 00	20 00
Fortin, A.	"	1	100 00	20 00
Fleury, F. A., M.D.	"	10	1,000 00	200 00
Frenette, Arsène	"	2	200 00	40 00
Fortier, L. E., M.D.	"	50	5,000 00	1,000 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Favreau & Corbeau	Montréal, Qué	3	300 00	60 00
Faribault, Norbert	"	5	500 00	100 00
Fontaine, Gustave	"	5	500 00	100 00
Fashion Craft Mfrs. Ltd	"	5	500 00	100 00
Forest, Mde. Roch	"	10	1,000 00	200 00
Forest, Roch	"	10	1,000 00	200 00
Guertin & Bouchard	"	2	200 00	40 00
Gagnon, J. A	Maisonneuve, Qué	1	100 00	20 00
Gauthier, A	Montréal, Qué	1	100 00	20 00
Gougeon, Josephat	Maisonneuve, Qué	5	500 00	100 00
Grenier, E. P	Montréal, Qué	10	1,000 00	200 00
Grandbois, M. A. Eng	St. Casimir, Qué	10	1,000 00	200 00
Grothé, L. O. & Cie	Montréal, Qué	5	500 00	100 00
Gagnon, J. O	"	2	200 00	40 00
Grothé, F. A	"	5	500 00	100 00
Gratton, Alph	Viauville, Qué	2	200 00	40 00
Gobeille, F. & Fils	Montréal, Qué	5	500 00	100 00
Giguère, L. & Cie	"	10	1,000 00	200 00
Gauthier, Provost & Frère	"	6	600 00	120 00
Gaudreau, F. C	"	2	200 00	40 00
Gingras & Cie	"	1	100 00	20 00
Guay, F. X	"	2	200 00	40 00
Goudreau, C. & Cie	"	1	100 00	20 00
Gosselin, Origène	Drummondville, Qué	1	100 00	20 00
Germain, Louis	Montréal, Qué	3	300 00	60 00
Glibert, Payé & Cie	"	5	500 00	100 00
Goulet, O	Québec, Qué	5	500 00	100 00
Gratton, J. B	Montréal, Qué	10	1,000 00	200 00
Gélinas, C. P	Trois-Rivières, Qué	2	200 00	40 00
Girard & Godin	"	5	500 00	100 00
Godin, J. N	"	2	200 00	40 00
Guay, Eugène	Montréal, Qué	1	100 00	20 00
Giard, B	"	1	100 00	20 00
Gagnon, Abondius	"	1	100 00	20 00
Gagnon, G	Thurso, Qué	1	100 00	20 00
Grenier, Alph. G	Montréal, Qué	5	500 00	100 00
Granger, Ulric	"	10	1,000 00	200 00
Gingras, Alph	Québec, Qué	100	10,000 00	2,000 00
Gagnier, L. A., M.D	Montréal, Qué	100	10,000 00	2,000 00
Gervais, J. T	"	1	100 00	20 00
Goulet, Théo	"	1	100 00	20 00
Guilbault, T	"	15	1,500 00	300 00
Girard, Thomas	"	20	2,000 00	400 00
Grégoire, Adrien	"	3	300 00	60 00
Gauthier, H. Eng	"	10	1,000 00	200 00
Germain & Frère	Trois-Rivières, Qué	10	1,000 00	200 00
Girard, Philippe	Montréal, Qué	1	100 00	20 00
Giroux, J. H	Trois-Rivières, Qué	1	100 00	20 00
Gaboury, Jos	Montréal, Qué	3	300 00	60 00
Gagnon, Alfred	"	5	500 00	100 00
Gauthier, Z. & Cie	"	1	100 00	20 00
Gauthier, Mde. Henri	"	15	1,500 00	300 00
Giroux, J. B	"	1	100 00	20 00
Gignac, J. L	Maisonneuve, Qué	5	500 00	100 00
Guilbault, J. A	Montréal, Qué	10	1,000 00	200 00
Holley, T	St. Hyacinthe, Qué	5	500 00	100 00
Hébert, Elzéar	Montréal, Qué	1	100 00	20 00
Hardy, J. E	"	2	200 00	40 00
Hall Bros	"	1	100 00	20 00
Hayes, W. E	"	100	10,000 00	2,000 00
Hébert, Paul	Québec, Qué	5	500 00	100 00
Hamelin, Chs. & Fils	Trois-Rivières, Qué	6	600 00	120 00
Hirhour, A. F. G	Montréal, Qué	50	5,000 00	1,000 00
Hamon & Hess	"	1	100 00	20 00
Hamelin, Chs	Trois-Rivières, Qué	10	1,000 00	200 00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Hamelin, Chs. Ed.	Trois-Rivières, Qué.	5	500 00	100 00
Hickey & Aubut	Montréal, Qué.	2	200 00	40 00
Joubert, S. D., in trust	"	10	1,000 00	200 00
Joubert, J. J., Ltée	"	2	200 00	40 00
Jobin, Elie, Ltée	Québec, Qué.	1	100 00	20 00
Jobin & Paquette	"	2	200 00	40 00
Jinchereau, J. B. & Lamonde, P. A.	"	5	500 00	100 00
Jobin, Chrysanthe	"	1	100 00	20 00
Jauvin, Philippe	Montréal, Qué.	20	2,000 00	400 00
Jarry, Stanislas	St. Laurent, Qué.	32	3,200 00	640 00
Kieffer, Bros.	Montréal, Qué.	1	100 00	20 00
Kochenburger, Daniel	"	5	500 00	100 00
La Cie Carrière & Frère, Ltée	"	10	1,000 00	200 00
Legault, Arsène	"	1	100 00	20 00
Laurier, Jos.	"	10	1,000 00	200 00
Lamy & Frère P.	"	1	100 00	20 00
Lalongé, Cléophas	Maisonneuve, Qué.	2	200 00	40 00
Lanthier, F. X. R.	"	10	1,000 00	200 00
Lecompte, G.	Montréal, Qué.	2	200 00	40 00
Lavigueur, J. R.	"	5	500 00	100 00
Landreville & Huard	"	1	100 00	20 00
Lefebvre, William	"	1	100 00	20 00
Larivière, A. C.	"	1	100 00	20 00
Lymburner, Ltd.	"	2	200 00	40 00
Lamarche, J. P., N.P.	"	100	10,000 00	2,000 00
Limoges, Olivier	"	1	100 00	20 00
Lebel, George	"	10	1,000 00	200 00
Latourelle, T.	"	10	1,000 00	200 00
Larin, G. E., M.D.	"	110	11,000 00	2,200 00
Laurent, & Frère	"	5	500 00	100 00
Librairie Beauchemin, Ltée	"	10	1,000 00	200 00
Larivière & Paquette	"	1	100 00	20 00
Laverdure, William	"	2	200 00	40 00
Lefrançois, Chas.	"	1	100 00	20 00
Leboeuf, J. H. & Cie	Ville St. Pierre, Qué.	5	500 00	100 00
Lemay, Albéric	Viauville, Qué.	1	100 00	20 00
Legault, J. & Cie	Montréal, Qué.	5	500 00	100 00
Lauzon & Ethier	"	1	100 00	20 00
Labelle, Eusèbe	Pont-Viau, Co. Laval.	1	100 00	20 00
Lemieux, J. F.	Montréal, Qué.	1	100 00	20 00
Lafrance, Jos. D.	"	1	100 00	20 00
La Fonderie de Victoriaville	Victoriaville, Qué.	2	200 00	40 00
Lambert, Arthur	"	2	200 00	40 00
La Cie Cantin & Fils	Warwick, Qué.	1	100 00	20 00
Lefrançois, Jos.	Québec, Qué.	5	500 00	100 00
La Cie de Machineries Mercier	Lévis, Qué.	5	500 00	100 00
Lachance & Tanguay	Québec, Qué.	5	500 00	100 00
Larochelle, J. H. & Fils	"	5	500 00	100 00
Lapointe, Albert	Limoilou, Qué.	2	200 00	40 00
Larocque, Pascal	Montréal, Qué.	2	200 00	40 00
Leduc & Fortin	Beauharnois, Qué.	5	500 00	100 00
La Cie Gauthier & Frère	Québec, Qué.	5	500 00	100 00
Larose, W.	Montréal, Qué.	10	1,000 00	200 00
La Cie Buanderie à Vapeur	Trois-Rivières, Qué.	2	200 00	40 00
Lymburner, T. & Fils	"	2	200 00	40 00
Limoges & Cie	Terrebonne, Qué.	5	500 00	100 00
Leclaire, J. U. & Cie	Montréal, Qué.	2	200 00	40 00
Lafond, F. X.	"	1	100 00	20 00
Labelle, Félix	Ste. Rose, Qué.	10	1,000 00	200 00
Long, Geo.	Sherbrooke, Qué.	5	500 00	100 00
Langlois, Mendoza	Montréal, Qué.	50	5,000 00	1,000 00
Lanoix, J. C.	"	2	200 00	40 00
Labrecque, Nap.	Sherbrooke, Qué.	1	100 00	20 00
Lacroix, Jos.	Montréal, Qué.	5	500 00	100 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Laflamme, Albert	Montréal, Qué	3	300 00	60 00
Landry, Jos	"	2	200 00	40 00
La Cie. Savoie Guay	Plessisville, Qué	3	300 00	60 00
Laberge, R	Montréal, Qué	2	200 00	40 00
Legault & Frère	"	1	100 00	20 00
Lajeunesse, W	"	10	1,000 00	200 00
Larose, Alcide L	Maisonneuve, Qué	5	500 00	100 00
Lamarche, Joseph	Montréal, Qué	10	1,000 00	200 00
Landry, J. A	"	2	200 00	40 00
Lebeau, Chas. W	"	5	500 00	100 00
Lessard, C. E	"	20	2,000 00	400 00
Langevin, J. H	"	5	500 00	100 00
Lavoie & Lavoie	"	1	100 00	20 00
Landreau, Geo	"	3	300 00	60 00
Lalleur, Jos	Ste. Agathe des Monts	1	100 00	20 00
Langevin, Ferdinand	Montreal, Qué	5	500 00	100 00
Lapalme, H. J. & Fils	"	1	100 00	20 00
Lafontaine, Aimé	"	2	200 00	40 00
Lafontaine, P	"	2	200 00	40 00
Lamontagne, Aimé	"	2	200 00	40 00
Laporte & Forest	"	2	200 00	40 00
Laperrière, Donat	"	3	300 00	60 00
Laporte Martin Ltée	"	1	100 00	20 00
La Parisienne Shoe Co	Maisonneuve, Qué	2	200 00	40 00
Lamontagne, Racine & Cie	Québec, Qué	2	200 00	40 00
Labrecque, J. O. & Cie	Montréal, Qué	1	100 00	20 00
Levasseur, Henri	Victoriaville, Qué	1	100 00	20 00
Lamarche, Rév. J. A	L'Assomption, Qué	5	500 00	100 00
La Cie. Ind. de Joliette Ltée	Joliette, Qué	5	500 00	100 00
Morin, J. T	Montreal, Qué	10	1,000 00	200 00
Martin, Frères & Cie. Ltée	"	5	500 00	100 00
Marchand, C. A	"	10	1,000 00	200 00
Martineau & Fils Ltée	"	20	2,000 00	400 00
Meunier, Elie	St. Jérôme, Qué	1	100 00	20 00
Morin, L. P. & Fils	St. Hyacinthe, Qué	5	500 00	100 00
Mathieu, J. O	Montréal, Qué	10	1,000 00	200 00
Martineau & Prenoveau	"	25	2,500 00	500 00
Mercure, Alfred	"	10	1,000 00	200 00
Meunier, E	"	2	200 00	40 00
Meunier Frs. & Cie	"	1	100 00	20 00
Marsan & Frère	"	5	500 00	100 00
Morin, Clovis	"	3	300 00	60 00
Marcotte, A., M.D	St. Basile	2	200 00	40 00
Martial, Jos. & Fils	Maisonneuve, Qué	1	100 00	20 00
Marchand, Antoine	Montréal, Qué	2	200 00	40 00
Millen & Frère	Ahuntsic, Qué	3	300 00	60 00
Meunier, O. B	Maisonneuve, Qué	1	100 00	20 00
Mercure, A	Drummondville, Qué	2	200 00	40 00
Martin, Cyrisse	Montréal, Qué	15	1,500 00	300 00
Massicotte, J. P. H., M.D	Victoriaville, Qué	2	200 00	40 00
Morissette, C. E	Québec, Qué	5	500 00	100 00
Malo, Edgar	Montréal, Qué	1	100 00	20 00
Marineau, Henri	Viauville, Qué	1	100 00	20 00
Marineau, Alexandre	Trois-Rivières, Que	3	300 00	60 00
Montembault, R. E	"	5	500 00	100 00
Marchand, Z. & Fils	"	5	500 00	100 00
Marion, J. P	Montréal, Qué	1	100 00	20 00
Massicotte, L	"	2	200 00	40 00
McLaren, Frederick W	"	2	200 00	40 00
McLaren, R. W	"	1	100 00	20 00
Millette, Léonide	Rosemount, Que	5	500 00	100 00
Mercure, J. Rosario	Montreal, Qué	1	100 00	20 00
Marchand, O	"	1	100 00	20 00
Majeau, J. E	L'Epiphanie, Qué	5	500 00	100 00
Marier, J. A	Montréal, Qué	5	500 00	100 00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount aid in cash.
			$ cts.	$ cts.
Martineau, J. B	Maisonneuve, Qué	4	400 00	80 00
Martineau, J. O	Montreal, Qué	25	2,500 00	500 00
Marcoux, G	"	5	500 00	100 00
Morin, J. H. G., Dr	"	5	500 00	100 00
Martel, J. L. H., M.D	"	25	2,500 00	500 00
Moineau, C. H	"	50	5,000 00	1,000 00
Marsh, Mrs. Annie M	Québec, Que	5	500 00	100 00
Normand, A. N	Montmagny, Qué	10	1,000 00	200 00
Noel, L. O	Sherbrooke, Qué	1	100 00	20 00
Normand & Legaré	Montréal, Qué	2	200 00	40 00
Normandin, Ovide	"	50	5,000 00	1,000 00
Ouellette & St. Pierre	St. Lambert	1	100 00	20 00
Ouimet, Honorat	Ste. Rose	2	200 00	40 00
Préfontaine, Thos. jr	Montréal, Qué	10	1,000 00	200 00
Pariseau & Frère	"	1	100 00	20 00
Parent, J. C	"	10	1,000 00	200 00
Pelletier, Wm	"	5	500 00	100 00
Pichette, Alfred	"	1	100 00	20 00
Paquette, Ferdinand	"	2	200 00	40 00
Pepin, E. M. R	St. Basile, Que	2	200 00	40 00
Pauzé & Gohier	Montréal, Que	2	200 00	40 00
Pepin, D. E	Magog, Co. Stanstead	1	100 00	20 00
Presseau, J. A	Montréal, Que	1	100 00	20 00
Piché, J. G., M.D	"	50	5,000 00	1,000 00
Paradis & Boisvert	"	1	100 00	20 00
Prud'homme & Frère	Verdun, Qué	1	100 00	20 00
Perrault Printing Co	Montréal, Qué	1	100 00	20 00
Pouliot, Arthur	Québec, Qué	1	100 00	20 00
Panneton, E. F	Trois-Rivières, Que	4	400 00	80 00
Préfontaine, E. & Fils	Longueuil, Qué	5	500 00	100 00
Pagé, Philémon	Montréal, Que	5	500 00	100 00
Patenaude, Eugène	"	5	500 00	100 00
Paquette, Achille & Albert, Drs	Québec, Qué	30	3,000 00	600 00
Picotte, J. N., M.D	Montréal, Qué	20	2,000 00	400 00
Papineau, C. L	Outremont, Qué	10	1,000 00	200 00
Papineau, G	Montréal, Qué	5	500 00	100 00
Parker, W. H	Buckingham, Qué	1	100 00	20 00
Peters, L. H., Ltd	Québec, Qué	1	100 00	20 00
Perras, O	Montréal, Qué	1	100 00	20 00
Papineau, Hormidas	"	1	100 00	20 00
Patenaude, O	"	10	1,000 00	200 00
Paquin, J. H	Outremont, Qué	5	500 00	100 00
Pagé, J. E. Chs	Montréal, Qué	1	100 00	20 00
Paradis, Vincent & Cie	"	1	100 00	20 00
Prévost, Adolphe	"	5	500 00	100 00
Picard, Léger	Québec, Qué	3	300 00	60 00
Phaneuf, Rod	Maisonneuve, Qué	2	200 00	40 00
Phaneuf, Ed	"	1	100 00	20 00
Phaneuf, J. E	St. Hugues, Qué	10	1,000 00	200 00
Pelletier, J.	Montréal, Qué	50	5,000 00	1,000 00
Quebec Glove Leather Mfg	Limoilou, Qué	1	100 00	20 00
Quintal, Omer	Montréal, Qué	5	500 00	100 00
Robin & Frères	"	2	200 00	40 00
Roberge, Jos	"	2	200 00	40 00
Rhéaume, Jos	"	5	500 00	100 00
Rochon, Stanislas	"	2	200 00	40 00
Roger, Alphée	Pont-Viau, Co. Laval, Que	1	100 00	20 00
Richard, Archibald	Maisonneuve, Qué	1	100 00	20 00
Reed, Walter	Montreal, Qué	1	100 00	20 00
Rousseau, Lacasse	"	5	500 00	100 00
Robillard, H	"	3	300 00	60 00
Richard, Elie	Québec, Qué	1	100 00	20 00
Robillard, Clément	Montréal, Qué	100	10,000 00	2,000 00
Riopel, Edmond	Rosemont, Qué	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts
Rhéaume, Arthur	Montréal, Qué	2	200 00	40 00
Riberdy, J. A., M.D.	La Tuque Falls, Qué	10	1,000 00	200 00
Royal Toilet Service Co	Montréal, Qué	6	600 00	120 00
Robin, L. E	"	3	300 00	60 00
Rousseau, Alf	"	1	100 00	20 00
Richer & Frère	"	1	100 00	20 00
Sarrazin, Nap	"	5	500 00	100 00
St. Amand, Jos	"	5	500 00	100 00
Sheppard, Jas. & Son	Sorel, Qué	5	500 00	100 00
Sanmure, Ph	Montréal, Que	5	500 00	100 00
Sigouin, Jos	"	5	500 00	100 00
Sauvageau, Urcisse	"	1	100 00	20 00
Shinnick, J. A	"	5	500 00	100 00
Sauriol, Joseph	"	10	1,000 00	200 00
Savard, Donat	Maisonneuve, Qué	1	100 00	20 00
Senecal & Quidoz	Ste. Thérèse, Qué	2	200 00	40 00
Sicotte, Josephat	Maisonneuve, Qué	1	100 00	20 00
Sauve, Télesphore	Verdun, Qué	5	500 00	100 00
Standard Lime & Quarry, Ltd	Joliette, Qué	5	500 00	100 00
Simard, Maxime	Maisonneuve, Qué	2	200 00	40 00
Strachan, James, Reg	Montréal, Que	5	500 00	100 00
Strachan, A. L	"	2	200 00	40 00
Séminaire, St. Sulpice	"	100	10,000 00	2,000 00
Surveyer, L. J. A	"	10	1,000 00	200 00
Tremblay, J. E	"	10	1,000 00	200 00
Tardif, O	Maisonneuve, Qué	2	200 00	40 00
Tremblay, F	Montreal, Qué	10	1,000 00	200 00
Tessier, Edouard	Maisonneuve, Qué	10	1,000 00	200 00
Tardif, Wilfrid	Viauville, Qué	30	3,000 00	600 00
The Standard Paper Box Co., Ltd	Montréal, Qué	1	100 00	20 00
The King Paper Box Co., Ltd	Maisonneuve, Qué	2	200 00	40 00
Tessier, Henri	Montréal, Qué	5	500 00	100 00
Tremblay, E	"	5	500 00	100 00
The Tourville Lumber Mills Co	"	10	1,000 00	200 00
The Victoriaville Furniture Co.,	Victoriaville, Que	5	500 00	100 00
The Victoria Clothing Co	"	1	100 00	20 00
The Victoriaville Chair Mfg. Co	"	3	300 00	60 00
The Canadian Rattan Chair Co. Ltd	Victoriaville, Qué	2	200 00	40 00
The Canada Mattress Mfg. Co	"	3	300 00	60 00
The Canadian Buffalo Forge Co. Ltd	Montréal, Que	1	100 00	20-00
Tourigny & Marois	Québec, Qué	5	500 00	100 00
Terreau & Racine	"	5	500 00	100 00
Thivierge, Eugène	"	5	500 00	100 00
The Royal Paper Box Co	"	5	500 00	100 00
Turmaine, Narcisse	Montréal, Qué	1	100 00	20 00
Thomson, W. H	Thurso, Qué	2	200 00	40 00
Thériault, J. E	Montréal, Qué	50	5,000 00	1,000 00
Thouin, Gaspard	"	75	7,500 00	1,500 00
Thériault, P	"	2	200 00	40 00
Truchon, Henri	"	5	500 00	100 00
Tisseur, J. Elz	"	4	400 00	80 00
Villeneuve, L. & Cie	"	10	1,000 00	200 00
Vaillancourt, B	"	2	200 00	40 00
Vessot, S	Joliette, Qué	10	1,000 00	200 00
Viau, I. & Fils	St. Jérôme	2	200 00	40 00
Varin, Victor	Montréal, Qué	1	100 00	20 00
Vadeboncœur, Edmond	"	5	500 00	100 00
Vaillancourt, Louis	"	1	100 00	20 00
Vezina, Chas., Eng	Québec, Qué	2	200 00	40 00
Valois, J. J	Montréal, Qué	5	500 00	100 00
Villeneuve, L	"	10	1,000 00	200 00
Warwick Overall Co	Warwick, Qué	1	100 00	20 00
Welhelmy, D	Montréal, Qué	1	100 00	20 00
Warren, Wilfrid	"	20	2,000 00	400 00
Totals		4,596	$459,600 00	$ 91,220 00

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 15, 1916.)

A. Champagne, Vice-Pres.; J. W. Rutherford, A. C. Heighington, F. C. Lariviere, E. L. de Bellefeuille, A. B. Dufresne, G. A. Howell, W. L. Pettibone.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Amiot, O.	340 Ave. Hotel deVille, Montreal Que.	380 00	285 00
Barrett A. L.	Toronto, Ont.	10,000 00	7,500 00
Barette, M. Sucen.	Montreal, Que., c/o Dr. Laberge, 345 Sherbrooke East	730 00	547 50
Beausejour, J. E.	461 St. Andrews St., Montreal	80 00	60 00
Beauchemin, L. Jo.	79 St. James St., Montreal	200 00	150 00
Boucher, J. N.	138 Montcalm St. Montreal, Que.	340 00	255 00
Bennett, W. H.	Toronto, Ont.	10,000 00	7,500 00
Champagne, A.	619 St. Hubert St., Montreal	870 00	652 50
Champagne, A., in trust	619 "	8,000 00	6,000 00
Couillard, Dame Vve. E.	c/o J. P. Doutre, 20 St. James St. Montreal	60 00	45 00
Campbell, B.	2603 Waverley St., Montreal, Que.	260 00	195 00
Constantineau, G.	142 Christopher Columbus St., Montreal, Que.	200 00	150 00
Cherier, C. S. Sucen.	c/o F. A. Monk, 58 St. Francis Xavier St., Montreal, Que.	1,430 00	1,072 50
Cumberland, C. R.	Toronto, Ont.	10,000 00	7,500 00
Dufresne, A. B.	Montreal, Que.	10,000 00	7,500 00
De Bellefeuille, E. L.	38 Notre Dame St., Montreal, Que.	40 00	30 00
Decary, A., estate Moise Decary, ex.	204 St. James St., Montreal, Que.	130 00	97 50
Doutre, Jetson Epouse, Sucen.	20 St. James St., Montreal, Que.	150 00	112 50
Dupras, M. A.	290 Beaudry St., Montreal, Que.	180 00	135 00
Desrosier, B.	Ville St. Pierre, Que.	60 00	45 00
Deschene, T.	179 Boyer, Montreal, Que.	50 00	37 50
Dionne, A.	581 St. Catherine St. W., Montreal, Que.	710 00	532 50
Destroismaisons R.	337 Visitation St., Montreal, Que.	140 00	105 00
DuVernet, E. E. A.	Toronto, Ont.	500 00	375 00
Gauthier, T.	107 St. James St., Montreal, Que.	430 00	322 50
Gratton, C., estate	213 Esplanade Ave., Montreal, Que.	400 00	300 00
Giroux, Dame N.	9 Notre Dame E., Montreal, Que.	40 00	30 00
Girard, J.	46 Boulevard St. Joseph W., Montreal, Que	130 00	97 50
Girard, Dame J.	46 Boulevard St. Joseph W., Montreal, Que	130 00	97 50
Heighington, A. C.	Toronto, Ont.	10,000 00	7,500 00
Howell, G. A.	"	10,000 00	7,500 00
Julien, L.	264 Ave. de L'Epee, Outremont	600 00	450 00
Kolber, Dame S.	1091 St. Lawrence Blvd., Montreal, Que.	100 00	75 00
Leduc, E.	19 St. Emalie St., Montreal	770 00	577 50
Leclaire, Noe.	874 Sanguinet St., Montreal, Que.	500 00	375 00
Lariviere, F. C.	911 St. Lawrence Blvd., Montreal, Que.	700 00	525 00
Lariviere, E.	Baldwin St., Longue Point, Que.	1,000 00	750 00
Labreque, J. O.	425 St. Andre St., Montreal, Que.	250 00	187 50
Lambert, A.	17 Notre Dame East, Montreal, Que.	70 00	52 50
Lamer, Dame J. E.	431 St. Hubert St., Montreal, Que.	190 00	142 50

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Lariviere, Inc	911 St. Lawrence Blvd., Montreal, Que	370 00	277 50
Lalonde, N	15 Bellingham Rd., Outremont	500 00	375 00
Laberge, L., M.D	345 Sherbrooke St. East, Montreal, Que	800 00	600 00
Lamy, Hercule	385 Notre Dame West, Montreal Que	550 00	412 50
Lamer, J. E	431 St. Hubert St., Montreal, Que	250 00	187 50
Laviolette, Dr. J., estate, Mrs. G. Laviolette and Victor Levesque, executors	384 Panet St., Montreal 530 Parc Lafontaine, Montreal, Que	960 00	720 00
Laurier, Mde. A	L'Assomption, P.Q	90 00	67 50
Larose, A	458 Henri Julien St., Montreal, Que	90 00	67 50
Labreque, Delle A	164 Boyer, Montreal, Que	90 00	67 50
Lanoix, C	164 Boyer, Montreal, Que	70 00	52 50
Leblanc, H. J	401 De Montigny E., Montreal, Que	40 00	30 00
Laporte, Jos	70 1st Ave., Maisonneuve, Que	90 00	67 50
Mosseau, J. G	Credit Foncier Bldg., St. James St., Montreal, Que	30 00	22 50
Major, E	724 Gilford, Montreal, Que	50 00	37 50
Mathieu, Mme.-F. H	St. Lawrence Hotel, Montreal, Que	1,250 00	937 50
O'Neill, T. J	494 Elm Ave., Westmount, Que	360 00	270 00
Poirier, L	84 Grand Trunk St., Montreal, Que	20 00	15 00
Payette, L	92 Laval Ave., Montreal, Que	140 00	105 00
Perras, J	89 Shannon St., Montreal, Que	130 00	97 50
Paquette, A	1883 St. Urbaine St., Montreal, Que	320 00	240 00
Papineau, J. A	782 St. Denis St., Montreal, Que	4,690 00	3,517 50
Papineau, J. C. Gustave	Windsor Hotel, Montreal, Que	1,250 00	937 50
Papineau, Evelyn	782 St. Denis St., Montreal, Que	1,250 00	937 50
Papineau, Berthe	100 Rue Cresecent, Montreal, Que	1,250 00	937 50
Papineau, Godfrey	1265 St. Denis St., Montreal, Que	1,250 00	937 50
Papineau, J. A. Amie	782 St. Denis St., Montreal, Que	1,250 00	937 50
Pettibone, W. L	Newark, N.J	10,000 00	7,500 00
Papineau, Louis J	Valleyfield, Que	1,250 00	937 50
Quintal, Dame J	1887 Notre Dame E., Montreal, Que	220 00	165 00
Roy, A. N., Sucen	714 Ontario East, Montreal, Que	50 00	37 50
Racette & Frere	48 Bonsecours Market, Montreal, Que	2,010 00	1,507 50
Robert, E	c/o Oscar Amiot, Montreal, Que	240 00	180 00
Rutherford, J. W., in trust	Toronto, Ont	5,830 00	4,372 50
Rigley, John	"	10,000 00	7,500 00
St. Aubin, C	188 Parc Lafontaine, or 428 St. James St., Montreal, Que	60 00	45 00
St. Denis, A. J. H	20 St. James St., Montreal, Que	3,400 00	2,550 00
St. Jean, T	195 St. Andre, Montreal, Que	220 00	165 00
Symons, Chas. Wood	Toronto, Ont	10,000 00	7,500 00
Tessier, A. L	561 St. Andre, Montreal, Que	350 00	262 50
Yarker, G. W	Toronto, Ont	9,500 00	7,125 00
Zappa, J. B	159 Joliette St., Montreal, Que	450 00	337 50
	Totals	$ 150,540 00	$ 112,905 00

MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA.

List of Officers—(As at Feb. 21, 1915.)

Fred Beard, jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; W. Buller, Vice-Grand Dictator; A. W. Lorsch, Grand Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; Geo. Holder, Grand Sergt.-at-Arms; Grand Inner Guard, G. Reeves; Grand Outer Guard, Thos. Lessiman; Grand Trustees—F. Robins, A. Jacobs, P. A. Schultes.

THE MOUNT ROYAL ASSURANCE COMPANY.

List of Directors—(As at December 31, 1915.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Decarie, K.C., H. A. Ekers, Sir Lomer Gouin, Hon. J. A. Ouimet, P.C., P. Rainville, Hon. N. Perodeau, M.L.C.

List of Shareholders—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Beaubien, L. G. & Co	Montreal, Que	30	300 00	300 00
Beauchemin, L. J. O	"	50	500 00	500 00
Beaudet, G	Victoriaville, Que	14	140 00	140 00
Beckit, O. G	Montreal, Que	100	1,000 00	1,000 00
Belleau, Neuville	Quebec, Que	150	1,500 00	1,500 00
Berger, Succ. Chs	Montreal, Que	50	500 00	500 00
Berthiaume, O. F	St. Bruno, Que	35	350 00	350 00
Boisvert, J. H	Quebec, Que	17	170 00	170 00
Boucher, A	Joliette, Que	100	1,000 00	1,000 00
Brassard, A. R	Montreal, Que	85	850 00	850 00
Brunet, R	"	200	2,000 00	2,000 00
Blondeau, J. A	"	89	890 00	890 00
Brassard, Evariste	"	20	200 00	200 00
Cardinal, Succ. J. T	"	50	500 00	500 00
Caron, Rev. J. B. T	St. Maurice, Que	100	1,000 00	1,000 00
Chaput, C	Montreal, Que	100	1,000 00	1,000 00
Charland, A	Montreal, Que	40	400 00	400 00
Clement, J. E	"	4,458	44,580 00	44,580 00
Clement, J. E., in trust	"	60	600 00	600 00
Clement, J. E., Mrs	"	35	350 00	350 00
Copping, W	Joliette, Que	100	1,000 00	1,000 00
Clement, Succ. J. E., sr	Montreal, Que	25	250 00	250 00
Chalifoux, J. H	"	100	1,000 00	1,000 00
Clement, Clementine B	Waterloo, Que	50	500 00	500 00
D'Argencourt, L. O	Montreal, Que	100	1,000 00	1,000 00
Decarie, Hon. J	"	1,260	12,600 00	12,600 00
Dubuc, A	"	10	100 00	100 00
Dufour, J	St. Moise, Que	10	100 00	100 00
Ekers, H. A	Montreal, Que	375	3,750 00	3,750 00
Ethier, J	"	100	1,000 00	1,000 00
Fiset, Hon. J. B. R	Ottawa, Ont	50	500 00	500 00
Fournier, J. E	Montreal, Que	25	250 00	250 00
Forget, Sir R	"	1,700	17,000 00	17,000 00
Gabias, M	Westmount, Que	105	1,050 00	1,050 00

THE MOUNT ROYAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts
Gariepy, H.	Montreal, Que.	20	200 00	200 00
Granger, F. J.	"	50	500 00	500 00
Gouin, Sir Lomer	Quebec, Que.	175	1,750 00	1,750 00
Grothe, R. O., A. A. & L. E.	Montreal, Que.	100	1,000 00	1,000 00
Lamy, H.	"	50	500 00	500 00
Larue, L., jr	"	50	500 00	500 00
Lavallee, L. A.	"	100	1,000 00	1,000 00
Lemieux, J. H.	"	25	250 00	250 00
L'Esperance, A. P.	"	50	500 00	500 00
Letendre, J. B.	"	10	100 00	100 00
Lariviere, Emery	Longue Pointe, Que.	300	3,000 00	3,000 00
Langlais, Mde. Vve. Henri	Montreal, Que.	75	750 00	750 00
Majeau, Jos.	"	50	500 00	500 00
Matbieu, Succ. J. B. B.	"	30	300 00	300 00
Maurault, Mde. L. B.	L'Assomption, Que.	400	4,000 00	4,000 00
Macdonald, J. R.	Montreal, Que.	25	250 00	250 00
McKergow, J.	Montreal, P.Q.	25	250 00	250 00
McNally, Mrs. Annie	"	275	2,750 00	2,750 00
Normandin, A.	"	200	2,000 00	2,000 00
Normandin, J.	"	50	500 00	500 00
Ouimet, Hon. J. A.	"	160	1,600 00	1,600 00
Paterson, Mary Ethel	"	50	500 00	500 00
Perodeau, Hon. N.	"	200	2,000 00	2,000 00
Pelletier, Hon. L. P.	Quebec, P.Q.	175	1,750 00	1,750 00
Phelan, F. E.	Montreal, P.Q.	10	100 00	100 00
Plouffe, H.	"	30	300 00	300 00
Prefontaine, T.	"	50	500 00	500 00
Prevost, E.	"	11	110 00	110 00
Philps, A.	Huntingdon, P.Q.	20	200 00	200 00
Quebec Bank	Rock Island, P.Q.	50	500 00	500 00
Rainville, Hon. H. B.	Montreal, P.Q.	7,211	72,110 00	72,110 00
Rainville, Hon. H. B. (in trust)	"	1,000	10,000 00	10,000 00
Rougier, P. V.	"	10	100 00	100 00
Rouleau, A.	"	20	200 00	200 00
Roy, Clotilde	"	50	500 00	500 00
Rainville, Eugenie A	"	500	5,000 00	5,000 00
Rainville, Paul	"	220	2,200 00	2,200 00
Seminaire de Montreal	"	685	6,850 00	6,850 00
Santoire, A. T. Z.	St. Chrysostome, P.Q.	50	500 00	500 00
Savard, Mde. J. A.	Montreal, P.Q.	5	50 00	50 00
Simard, A.	"	80	800 00	800 00
St. Germain, F.	"	20	200 00	200 00
Soeurs de la Cong. de Montreal	"	50	500 00	500 00
Thibaudeau, A.	"	10	100 00	100 00
Toohey, J.	"	25	250 00	250 00
Tremblay, W.	"	10	100 00	100 00
Trenholme, W. H.	Westmount, P.Q.	10	100 00	100 00
Trudel, J. D.	Montreal, P.Q.	25	250 00	250 00
Vaillancourt, J. A.	"	100	1,000 00	1,000 00
Villeneuve, Mde. J. B.	"	50	500 00	500 00
Ward, J.	Montreal, P.Q.	20	200 00	200 00
Warren, J. L.	"	100	1,000 00	1,000 00
Wilson, Hon. J. M.	"	2,000	20,000 00	20,000 00
Ouimet, E. A.	"	140	1,400 00	1,400 00
Totals		25,000	$250,000 00	$250,000 00

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 9, 1916).

D. K. Ridout, Pres.; A. E. Dyment and R. C. Holden, Vice-Pres.; W. T. Bradshaw, W. P. Murray, W. D. E. Strickland, F. W. Baillie, J. D. Montgomery, C. F. Dale, J. J. Meagher, G. W. Birks, W. S. Dresser.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Bradshaw, W. T.	Toronto, Ont.	75	7,500 00	2,500 00
Dale, Chas. F.	Montreal, P.Q	1,000	100,000 00	20,000 00
Dyment, A. E.	Toronto, Ont.	75	7,500 00	2,500 00
Gittleson, Leonard	Montreal, P.Q	5	500 00	166 66
Mathias, P. F.	"	10	1,000 00	1,000 00
Meagher, J. J. (in trust)	"	80	8,000 00	6,000 00
Montgomery, J. D.	Toronto, Ont.	70	7,000 00	2,333 33
Murphy, Miss L. V.	Montreal, P.Q	60	6,000 00	2,000 00
Murray, W. Parkyn	Toronto, Ont.	25	2,500 00	2,500 00
McCulloch, Miss J. H.	Montreal, P.Q	10	1,000 00	333 33
Peacock, P. W.	"	30	3,000 00	1,000 00
Potter, P. E.	"	12	1,200 00	400 00
Strickland, W. D'E.	Toronto, Ont.	30	3,000 00	1,000 00
Thomson, J. A.	"	1	100 00	33 33
Holden, R. C.	Montreal, P.Q	55	5,500 00	3,500 00
Macpherson, A. J.	"	30	3,000 00	1,000 00
Shirres, D. A.	"	30	3,000 00	1,000 00
Peacock, Wm.	Winnipeg, Man.	50	5,000 00	1,666 66
Ness, Mrs. M. S.	Ottawa, Ont.	10	1,000 00	333 33
Ridout, H. E.	Toronto, Ont.	10	1,000 00	333 33
Dickson, J. E. E.	Montreal, P.Q	10	1,000 00	333 33
Birks, Gerald W.	"	30	3,000 00	1,000 00
Clelland, Wm.	"	25	2,500 00	833 33
Willmott, Jno. H.	Bracebridge, Ont.	40	4,000 00	4,000 00
Robertson, A. W.	Montreal, P.Q	30	3,000 00	1,000 00
Quinlan, Hugh	"	30	3,000 00	1,000 00
Meagher, Muriel C.	"	72	7,200 00	2,400 00
Dresser, W. S.	Sherbrooke, P.Q	25	2,500 00	833 33
Meagher, Jno. J.	Montreal, P.Q	30	3,000 00	1,000 00
Baillie, Frank W.	Toronto, Ont.	25	2,500 00	833 33
Baillie, F. W.	"	75	7,500 00	2,500 00
Ridout, Douglas K.	"	935	93,500 00	19,500 00
McCulloch, Mrs. M. S.	Montreal, P.Q	10	1,000 00	333 33
Sproul, Robert.	Toronto, Ont.	4	400 00	133 33
Holden, Jas. C.	Montreal, P.Q	25	2,500 00	2,500 00
Mosher, Mrs. M. C.	"	30	3,000 00	1,000 00
Totals		3,064	$306,400 00	$ 88,799 95

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1916).

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Matther, F. E, Kenaston, C. A. Adamson, J. E. Adamson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Adair, Thos.	Treherne, Man.	12½	1,250 00	375 00
Adamson, Alan (in trust)	Winnipeg, Man.	475	47,500 00	12,784 56
Adamson, J. E.	"	25	2,500 00	750 00
Adamson, Mrs. Mary W.	"	11	1,100 00	330 00
Adamson, Alan B.	"	35	3,500 00	952 85
Adamson, C. A.	"	108	10,800 00	3,240 00
Argue, Wm. P.	Vancouver, B.C.	2½	250 00	75 00
Allan, Jas. A.	Regina, Sask.	10	1,000 00	300 00
Appleton, Jno.	Toronto, Ont.	5	500 00	150 00
Axford, Annie	Belmont, Man.	3	300 00	90 00
Ashley, W. W.	Saskatoon, Sask.	13	1,300 00	390 00
Atkinson, C. L.	Wawanesa, Man.	10	1,000 00	300 00
Alpine, John Chas.	Joliet, Ill.	5	500 00	150 00
Adair, John	Treherne, Man.	5	500 00	150 00
Agnew, Thos. J.	Prince Albert, Sask.	13	1,300 00	390 00
Armitage, R. W.	Roland, Man.	13	1,300 00	390 00
Bell, Mrs. C. N.	Saskatoon, Sask.	100	10,000 00	3,000 00
Bain, Alex.	Winnipeg, Man.	25	2,500 00	750 00
Bettes, Jas. W.	"	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth	"	105	10,500 00	3,603 95
Bashford, Wm. B.	Rosthern, Sask.	100	10,000 00	2,532 00
Boggs, N. G	Saskatoon, Sask.	50	5,000 00	1,500 00
Brock, J. H. (Estate)	Winnipeg, Man.	4	400 00	120 00
Breton, Mrs. N.	Letellier, Man.	1	100 00	30 00
Bullman, W. J.	Winnipeg, Man.	5	500 00	150 00
Bray, G. H.	Morden, Man.	5	500 00	150 00
Bond, Amos	Roland, Man.	2½	250 00	75 00
Baker, A. H.	Rosebank, Man.	12½	1,250 00	375 00
Bristol, J. Wesley	Victoria, B.C.	25	2,500 00	750 00
Black, Miss Jean E.	Morden, Man.	2½	250 00	75 00
Bjorstead, Julius	St. Paul, Minn.	5	500 00	150 00
Black, John Henry	Morden, Man.	5	500 00	150 00
Brenthon, R. W.	Hamiota, Man.	½	50 00	15 00
Christie, Jonas	Glenboro, Man.	12½	1,250 00	375 00
Campbell, A. A.	Vancouver, B.C.	2½	250 00	75 00
Campbell, L.	"	2½	250 00	75 00
Chambers, John Hudson	Winnipeg, Man.	13	1,300 00	390 00
Chadwick, Ashford (Estate)	"	1	100 00	30 00
Church, E. J.	South Durham, P.Q.	5	500 00	150 00
Carlin, Mrs. Florence	Victoria, B.C.	15	1,500 00	450 00
Clarkson, Worrell	St. Paul, Minn.	1	100 00	30 00
Cameron, John A.	Rathwell, Man.	5	500 00	150 00
Chalmers, R. J.	Manitou, Man.	5	500 00	150 00
Cornwall, W. A.	Claresholm, Alta.	5	500 00	150 00
Carrothers, J. W.	Methven, Man.	12½	1,250 00	375 00
Cherry, Harry T.	Winnipeg, Man.	5	500 00	150 00
Coyle, D. F.	"	25	2,500 00	749 04
Chambers, Robert	Gretna, Man.	20	2,000 00	600 00
Campbell, R. J.	Boissevain, Man.	2½	250 00	75 00
Crawford, W. E.	Hartney, Man.	10	1,000 00	300 00
Cannon, Charles	Belmont, Man.	7½	750 00	225 00
Campbell, E. J.	Carnduff, Sask.	5	500 00	150 00
Costello, Sophia A. H.	Belmont, Man.	5	500 00	150 00
Clinkskill, James	Saskatoon, Sask.	5	500 00	150 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Couling, Pierce	Wawanesa, Man	5	500 00	150 00
Crease, Lindlay	Vancouver, B.C	2½	250 00	75 00
Chubb, Benjamin	North Vancouver, B.C	12½	1,250 00	375 00
Carpenter, Oscar A	Sully, Iowa	12½	1,250 00	375 00
Coo, George H	Fort William, Ont	5	500 00	150 00
Crawford, Miss A. G	Ottawa, Ont	10	1,000 00	300 00
Drewry, E. L	Winnipeg, Man	5	500 00	150 00
Drewry, F. W	"	30	3,000 00	900 00
Dewart, D. H	Stockton, Man	5	500 00	150 00
Deans, W. J	Brandon, Man	13	1,300 00	390 00
Deenes, Griffin H	Chicago, Ill	10	1,000 00	300 00
Davidson, Gilbert E	Manitou, Man	5	500 00	150 00
Dundas, Henry	Miami, Man	7½	750 00	225 00
Denegre, James D	St. Paul, Minn	5	500 00	150 00
Dingwall, D. R. (Estate)	Winnipeg, Man	2½	250 00	75 00
Duncan, James	Glenboro, Man	5	500 00	150 00
Elliott, A. G. & A. T. H	Carnduff, Sask	13	1,300 00	390 00
Canada Terr. Corporation	Winnipeg, Man	174	17,400 00	4,431 34
Dingle, G. S.	Calgary, Alta	5	500 00	150 00
Elliott, James	Wawanesa, Man	25	2,500 00	750 00
Elliott, A. R.	Chicago, Ill	10	1,000 00	300 00
Friesen, Jacob L	Gretna, Man	25	2,500 00	750 00
Friesen, Jacob P	"	50	5,000 00	1,500 00
Friessem, Peter J	"	25	2,500 00	750 00
Fahey, Joseph	Winnipeg, Man	50	5,000 00	1,410 00
Fisher, William	"	200	20,000 00	6,000 00
Fairbairn, Alex	Carnduff, Sask	12½	1,250 00	375 00
Fairbairn, Geo	"	12½	1,250 00	375 00
Foulds, A. H	"	38	3,800 00	1,140 00
Fitzhenry, W. D. Tight	Myrtle, Man	12½	1,250 00	375 00
Fleming, Edgar	Victoria, B. C	3	300 00	90 00
Fairfax, W. H	Holland, Man	7½	750 00	225 00
Frederickson, J. S.	Glenboro, Man	5	500 00	150 00
Frank, Mrs. R. W	Minto, Man	5	500 00	150 00
Farghay, John H	La Riviere, Man	½	50 00	15 00
Fife, Gordon	Crystal City, Man	5	500 00	150 00
Fellows, Archie	Victoria, B. C	5	500 00	150 00
Foulds, W. R	Carnduff, Sask	8	800 00	240 00
Fitzpatrick, Frank	Newdale, Man	20	2,000 00	600 00
Grant, Geo. J.	St. Paul, Minn	5	500 00	150 00
Galt, Geo. F.	Winnipeg, Man	5	500 00	150 00
Gordon, Albert L	Regina, Sask	25	2,500 00	750 00
Guthrie, Archibald	St. Paul, Minn	5	500 00	150 00
Green, Jos. E	Wawanesa, Man	2½	250 00	75 00
Garbutt, O. D	Crystal City, Man	1	100 00	30 00
Gillen, Mrs. Maud	Winnipeg, Man	2½	250 00	75 00
Hebblewhite, W. A	"	100	10,000 00	3,000 00
Heubach, Elizabeth H	Punnichy, Sask	50	5,000 00	1,500 00
Harris, Henry	Victoria, B. C	3	300 00	90 00
Hettle, John	Fairfax, Man	1	100 00	30 00
Hamilton, Janet	Victoria, B. C	12½	1,250 00	375 00
Hall, J. D	Vancouver, B. C	5	500 00	150 00
Herriott, William	Souris, Man	5	500 00	150 00
Huston, James	Manitou, Man	5	500 00	150 00
Hodgson, James H	Myrtle, Man	37½	3,750 00	1,125 00
Hefford, Chas. W	Miami, Man	2½	250 00	75 00
Hedderley, John E	Grandview, Man	5	500 00	150 00
Hanson, A. H	Saskatoon, Sask	25	2,500 00	750 00
Holroyde, Ed	Winnipeg, Man	50	5,000 00	1,341 96
Hutchinson, H. W	"	100	10,000 00	2,818 75
Hay, Robert, F.	"	20	2,000 00	600 00
Hamilton, W. L	Passburg, Alta	50	5,000 00	1,500 00
Haverson, John H	Carman, Man	5	500 00	150 00
Higgins, A. F.	Roland, Man	3	300 00	90 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount Subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Halpenny, J.	Winnipeg, Man.	12½	1,250 00	375 00
Holditch, Constance M.	"	5	500 00	150 00
Hudson, Horace V.	"	2½	250 00	75 00
Hamilton, J. J.	Minneapolis, Minn.	3	300 00	90 00
Hughton, Raymond R.	Belmont, Man.	1	100 00	30 00
Hodgson, William T.	Roland, Man.	38	3,800 00	1,140 00
Inkster, Colin	Winnipeg, Man.	50	5,000 00	1,500 00
Jordan, Wm.	"	100	10,000 00	3,000 00
Jackson, Wemyss	Hinsdale, Ill.	10	1,000 00	300 00
Jackson, Wm.	Holland, Man.	5	500 00	150 00
Johnson, R. E.	Minneapolis, Minn.	1½	150 00	45 00
Johnson Bros.	Minto, Man.	12½	1,250 00	375 00
Jones, Oswald Meredith	Victoria, B. C.	25	2,500 00	750 00
Jones, Frederick W.	"	12½	1,250 00	375 00
Keene, Harold	Winnipeg, Man.	2½	250 00	75 00
Kerr, O. W. & Co.	Minneapolis, Minn.	5	500 00	150 00
Kane, Paul	Rathwell, Man.	5	500 00	150 00
Konantz, Edward A.	St. Paul, Minn.	5	500 00	150 00
Kirk, Mrs. Mary E.	Myrtle, Man.	12½	1,250 00	375 00
Kirk, Thomas	"	23½	2,350 00	705 00
Kerr, Ezra M.	Crystal City, Man.	2½	250 00	75 00
Kenny, John	Victoria, B. C.	8	800 00	240 00
Kenaston, Frederick E.	Minneapolis, Minn.	100	10,000 00	3,000 00
Kisbey, R.	Estevan, Sask.	50	5,000 00	1,500 00
Kelley, W. C.	West Summerland, B. C.	50	5,000 00	1,409 37
Kennedy, Finlay	Regina, Sask.	3	300 00	90 00
Lockhard, W. T.	Carnduff, Sask.	13	1,300 00	390 00
Limback, Jos. A.	Chicago, Ill.	13	1,300 00	390 00
Livingston, Peter	Morden, Man.	3	300 00	90 00
Long, Michael	Winnipeg, Man.	405	40,500 00	11,349 86
Long, William	"	20	2,000 00	680 00
Long, W. S.	"	15	1,500 00	490 00
Lamont, Hon. John N.	Regina, Sask.	50	5,000 00	1,500 00
Laughlin, J. Bell	Cartwright, Man.	2½	250 00	75 00
Langton, Robert	Roland, Man.	3	300 00	90 00
Lloyd, M. T. L.	Winnipeg, Man.	5	500 00	150 00
Leslie, Frederick G.	St. Paul, Minn.	1	100 00	30 00
Leslie, John, Estate of	Winnipeg, Man.	20	2,000 00	600 00
Locke, C.	Morden, Man.	2½	250 00	75 00
Law, William M.	Prince Rupert, B. C.	5	500 00	150 00
Long, James	Whitby, Ont.	10	1,000 00	300 00
Mather, D. L.	Winnipeg, Man.	250	25,000 00	8,250 00
Matheson, Duncan	Inverness, Scotland	20	2,000 00	600 00
Mather, R. A.	Vancouver, B. C.	50	5,000 00	1,500 00
Mulock, William Redford	Winnipeg, Man.	2	200 00	60 00
Manning, Luther	Crystal City, Man.	2½	250 00	75 00
Morphy, John Henry	Miami, Man.	15	1,500 00	450 00
Moore, Richard F.	Winnipeg, Man.	2½	250 00	75 00
Manning, Robert	"	12½	1,250 00	375 00
Mitchell, Hillyard	Duck Lake, Sask.	5	500 00	150 00
Miller, R. H.	Morden, Man.	5	500 00	150 00
Moffatt, Frank B.	Weyburn, Sask.	5	500 00	150 00
Mara, John Andrew	Victoria, B. C.	50	5,000 00	1,500 00
Martin, James E.	Fort William, Ont.	25	2,500 00	750 00
Morley, W. D. E.	Winnipeg, Man.	5	500 00	150 00
Morrison, A. M.	Calgary, Alta.	5	500 00	150 00
McDonald, Donald H.	Ft. Qu'Appelle, Sask.	424	42,400 00	11,931 34
McKenty, F. D., Dr.	Winnipeg, Man.	60	6,000 00	1,798 14
McDonald, D. O.	"	10	1,000 00	300 00
McKenty, Dr. James	"	50	5,000 00	1,500 00
McArthur, John D.	"	250	25,000 00	7,500 00
McDonald, John A.	Fort Qu'Appelle, Sask.	50	5,000 00	1,500 00
McIntyre, David Ross	Belmont, Man.	5	500 00	150 00
McGregor, James	Clearwater, Man.	5	500 00	150 00
McLachlan, R. D.	Stockton, Man.	25	2,500 00	750 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts
McTavish, Sara	Minto, Man.	1	100 00	30 00
McLeod, D. N.	Winnipeg, Man.	1	100 00	30 00
McKnight, George	Glenboro, Man.	10	1,000 00	300 00
McMillan, Donald	Neepawa, Man.	5	500 00	150 00
McCullough, Wm. Irvine	Cartwright, Man.	1	100 00	30 00
McGill, David	Holland, Man.	5	500 00	150 00
McCutcheon, John A	Glenboro, Mnn.	10	1,000 00	300 00
McGillvray, Thos. D.	Mather, Man.	14	1,400 00	420 00
McKenzie, N. M. W. J.	North Bay, Ont	10	1,000 00	300 00
MacIntyre, L. C.	Winnipeg, Man.	5	500 00	150 00
McNeil, Frederick M.	Coronation, Alta.	12½	1,250 00	375 00
Newth, Reginald	Lipton, Sask.	10	1,000 00	300 00
Newport, Reece M.	St. Paul, Minn.	1	100 00	30 00
McCullough, C. C.	Fort William, Ont.	5	500 00	150 00
Newton, Walter Selkirk	Calgary, Alta.	2	200 00	60 00
Oxendale, James	Victoria, B.C.	3	300 00	90 00
Orchard, H. M.	Chicago, Ill.	3	300 00	90 00
Philips, Haskell L.	Cartwright, Man.	2½	250 00	75 00
Park, Jos.	Rosebank, Man.	5	500 00	150 00
Philips, Alex. (Estate)	Roland, Man.	12½	1,250 00	375 00
Pfermmer, A. H.	Myrtle, Man.	12½	1,250 00	375 00
Philips, Jas.	Roland, Man.	2½	250 00	75 00
Platz, Paul P.	Chicago, Ill.	1	100 00	30 00
Pemberton, Frederick B.	Victoria, B.C.	50	5,000 00	1,500 00
Parker, Wm. A.	Manitou, Man.	10	1,000 00	300 00
Price, Harry S.	Winnipeg, Man.	2½	250 00	75 00
Roberts, Edward	Treherne, Man.	5	500 00	150 00
Ross, George	Roland, Man.	13	1,300 00	390 00
Roblin, Sir R. P.	Winnipeg, Man.	50	5,000 00	1,498 14
Roberts, Henry L.	Grimsby, Ont	50	5,000 00	1,500 00
Ross, Jas. I. N.	Saskatoon, Sask	10	1,000 00	300 00
Robertson, Thos. S.	Holland, Man.	25	2,500 00	750 00
Roberts, Thomas	Treherne, Man.	5	500 00	150 00
Riddell, Alex.	Burnside, Man.	2	200 00	60 00
Ross, W. F.	Holland, Man.	5	500 00	150 00
Rixon, H. L.	Holland, Man.	5	500 00	150 00
Ross, Wm. Randolph	Holland, Man.	5	500 00	150 00
Reid, John Wm.	Hartney, Man.	1	100 00	30 00
Robinson, James	Boissevain, Man.	3	300 00	90 00
Rawson, W. J.	Brandon, Man.	5	500 00	150 00
Rankin, George & Son	Oakner, Man.	3	300 00	90 00
Riordon, John	Winnipeg, Man.	50	5,000 00	1,500 00
Ryan, Thomas	"	5	500 00	150 00
Richardson, J. F.	Winnipeg, Man.	13	1,300 00	390 00
Smith, James Baird	"	15	1,500 00	450 00
Scarrow, Wellington	Rathwell, Man.	2½	250 00	75 00
Smith, William	New York, N. Y.	5	500 00	150 00
Sparkes, Francis F.	Vancouver, B.C.	6	600 00	180 00
Shannon, John Philip	Neepawa, Man.	5	500 00	150 00
Stewart, Alexander	Holland Man.	27½	2,750 00	825 00
Stewart, James	"	32½	3,250 00	975 00
Seaborn, W. E.	Moose Jaw, Sask.	25	2,500 00	750 00
Stewart, Arthur (Estate)	Winnipeg, Man.	25	2,500 00	750 00
Stirk, Harry F.	Moose Jaw, Sask.	30	3,000 00	900 00
Smith, W. W. H.	Virden, Man.	2½	250 00	75 00
Smith, P. A. (Estate)	Fort Frances, Ont.	20	2,000 00	600 00
Simpson, R. M.	Winnipeg, Man.	12½	1,250 00	375 00
Smith, Alfred	Holland, Man.	17½	1,750 00	525 00
Speight, Miss Augusta	Winnipeg, Man.	100	10,000 00	3,000 00
Sullivan, Mrs. Sarah A.	"	25	2,500 00	750 00
Story, Richard	Franklin, Man.	1	100 00	30 00
Stoker, Dee A.	Chicago, Ill.	5	500 00	150 00
Scarrow, Robert	Rathwell, Man.	2½	250 00	75 00
Steel, Jennie	Niga, Man.	7½	750 00	225 00
Snider, R. W.	Wawanesa, Man.	25	2,500 00	750 00

THE NORTH EMPIRE FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Scott, R. R.	Winnipeg, Man.	5	500 00	150 00
Squires, Mrs. C	Clearwater, Man.	1	100 00	30 00
Stachan, Robert	Fort William, Ont.	7½	750 00	225 00
Seagrelli, Ernest B	Joliet, Ill	5	500 00	150 00
Scott, Henry	West Summerland, B.C.	10	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	2½	250 00	75 00
Turriff, John G.	Regina, Sask.	50	5,000 00	1,500 00
Turriff, Miss L. J.	Winnipeg, Man.	100	10,000 00	3,400 00
Turriff, Mrs. C. M.	Regina, Sask.	56	5,600 00	1,678 00
Turriff, Miss E. O.	"	11	1,100 00	330 00
Turriff, John G. (in trust)	"	11	1,100 00	330 00
Turriff, John G. (in trust)	"	11	1,100 00	330 00
Turriff, Robert S.	"	11	1,100 00	330 00
Thompson, J. A.	Winnipeg, Man.	177½	17,750 00	5,325 00
Thomson, W. M.	Ft. Qu'Appelle, Sask.	10	1,000 00	300 00
Tweed, H. R.	Winnipeg, Man.	5	500 00	150 00
Tupper, Ransom	Chicago, Ill.	10	1,000 00	300 00
Thornton, Mrs. Mary	Deloraine, Man.	5	500 00	150 00
Tweed, George Frank	Winnipeg, Man.	5	500 00	150 00
Thomber, Bessie H	Wawanesa, Man.	2½	250 00	75 00
Thomber, Ernest J.	"	5	500 00	150 00
Thomber, Hugh R.	"	2½	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man	2½	250 00	75 00
Talton, John Ernest	Oak Lake, Man.	2½	250 00	75 00
Taunweiser, Charles	Calgary, Alta.	10	1,000 00	300 00
Wilkinson, Jos.	Roland, Man.	25	2,500 00	750 00
Webster, Henry	Victoria, B.C	3	300 00	90 00
Wilbur-Wright, Louise F.	Maitland, Ont.	7½	750 00	225 00
Willers, Thomas	Ellisborough, Sask.	20	2,000 00	600 00
West, George W	Innisfail, Alta.	1½	150 00	45 00
Wessels, Henry F.	St. Paul, Minn.	5	500 00	150 00
Willock, W. L.	Sully, Iowa	2½	250 00	75 00
Wheelock, Webster	St. Paul, Minn.	5	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	5	500 00	150 00
Wardhaugh, Mark Ferris	"	1	100 00	30 00
Wilson, David	Ft. Qu'Appelle Sask.	5	500 00	150 00
Wilson, Thos. J.	Belmont, Man	13	1,300 00	390 00
Wilson, Russell	Saskatoon, Sask	5	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	5	500 00	150 00
Willoughby, J. H. C.	Saskatoon, Sask.	25	2,500 00	750 00
Willoughby, W. B.	Moose Jaw, Sask.	5	500 00	150 00
Willoughby, W. B.	"	1½	150 00	45 00
Whitmore, George R.	Regina, Sask.	50	5,000 00	1,500 00
Wray, Annie R.	Omaha, Neb.	5	500 00	150 00
Welch, John	Roland, Man.	2½	250 00	75 00
Wennman, Helen Kate	Souris, Man.	5	500 00	150 00
Westbrook, S. G	Belmont, Man	2½	250 00	75 00
Winthrope, A. W.	Lyleton, Man.	5	500 00	150 00
Young, Donald D.	Winnipeg, Man.	10	1,000 00	300 00
Young, John M.	Regina, Sask.	50	5,000 00	1,500 00
Young, David J.	Calgary, Alta.	5	500 00	150 00
Young, Peter A.	Crystal City, Man.	15	1,500 00	450 00
Youngman, Walter	Winnipeg, Man.	3	300 00	90 00
Totals		6879	$687,900 00	$ 203,159 30

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1916.)

G. R. Crowe, Pres.; D. E. Sprague, Vice-Pres.; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Crowe, G. R.	Winnipeg, Man.	15	1,500 00	600 00
Sprague, D. E.	"	15	1,500 00	600 00
Hastings, G. V.	"	15	1,500 00	600 00
Galt, G. F.	"	15	1,500 00	600 00
Hough, J. S	"	15	1,500 00	600 00
Bruce, Thos.	"	15	1,500 00	600 00
Union Assurance Society, Limited	London, Eng.	2,410	241,000 00	96,400 00
Totals		2,500	$250,000 00	$ 100,000 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1916.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres.; S. E. Richards, W. A. T. Sweatman, N. T. Hillary.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Davidson, R.	Montreal, Que.	25	2,500 00	1,000 00
Richardson, C. A.	Winnipeg, Man.	25	2,500 00	1,000 00
Richards, S. E.	"	25	2,500 00	1,000 00
Sweatman, W. A. T.	"	25	2,500 00	1,000 00
Hillary, N. T.	"	25	2,500 00	1,000 00
North British and Mercantile Ins. Co.	Edinburgh, Scot	4,845	484,500 00	168,562 70
Sutton, M. E., estate	Roland, Man.	10	1,000 00	400 00
Powell, Geo.	Grenfell, Sask.	10	1,000 00	400 00
Spicer, H. W.	"	10	1,000 00	400 00
Totals		5,000	$500,000 00	$ 174,762 70

THE PACIFIC COAST FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 9, 1916.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers, Geo. Martin, T. W. Greer, D. Spencer, E. H. Crandell, Sir Richard McBride, J. W. Horne.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Popham, Edwin S., Dr.	Winnipeg, Man.	3,000 00	3,000 00
Cran, James	Duncan, B.C.	2,000 00	2,000 00
Althoff, Rev. Jno.	Nelson, B.C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff	Vancouver, B.C.	10,000 00	3,820 00
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,360 00
Almour, Joseph		700 00	700 00
Macauley, D. G.	Victoria, B.C.	5,000 00	5,000 00
Trenaine, Z., D. L. & C. F.	Halifax, N.S.	500 00	500 00
Crosby, Thos., Estate	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Pettit, Geo.	Victoria, B.C.	2,000 00	2,000 00
Collins, Mrs., A. M.	Edmonds, B.C.	1,500 00	1,300 00
Dalley, E.	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. E.	Sardis, B.C.	2,000 00	1,760 00
Wilson, A. H.	Fairville, N.B.	500 00	500 00
Wilson, R. S.	"	500 00	500 00
York, Mrs. Martha	Victoria, B.C.	500 00	500 00
Swayne, A. C.	Vancouver, B.C.	3,500 00	3,500 00
Haggart, T. F.	Tod Inlet, B.C.	1,000 00	950 00
McBride, Sir Richard	Victoria, B.C.	10,000 00	10,000 00
Renwick, John	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, H. E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. L. E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Bellingham, Wash	1,200 00	1,180 00
Deans, Mrs. Elizabeth	Victoria, B.C.	2,000 00	1,700 00
Plaxton, Jno	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Victoria, B.C.	6,000 00	4,568 74
Armstrong, Angus	Ashcroft, B.C.	900 00	900 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
James, W. H.	Nanaimo, B.C.	600 00	528 00
Abbott, E. J.	Mission City, B.C.	2,000 00	1,760 00
Gaetz, F. H.	Halifax, N.S.	400 00	400 00
Adams, Mary	Dartmouth, N.S.	2,500 00	2,300 00
Cross, G. B.	Sapperton, B.C.	500 00	500 00
Heaps, Mrs. Anna	Vancouver, B.C.	800 00	688 00
Miller, Isaac	Winnipeg, Man.	500 00	500 00
Spencer, David	Victoria, B.C.	20,000 00	12,104 00
Spencer, Chris.	Vancouver, B.C.	1,600 00	1,376 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	72 00
Odlum, Edward	Vancouver, B.C.	500 00	500 00
Connell, K.	Victoria, B.C.	2,600 00	2,600 00
Bunce, John	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. C. A	Halifax, N.S.	2,000 00	2,000 00
Evans, G. U.	"	500 00	500 00
Young, G. W.	"	300 00	300 00
Horne, Jas. W.	Vancouver, B.C.	10,000 00	5,200 00
Rumble, John, Estate	Central Park, B.C.	5,000 00	5,000 00
Watt, W. L.	Long Beach, Cal.	2,000 00	2,000 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Stabler, A.	North Vancouver, B.C.	1,000 00	1,000 00
Gaskell, M. J.	Vancouver, B.C.	2,000 00	1,300 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Palmer, E. J.	Chemainus, B.C.	2,000 00	2,000 00
Sanford, I. E.	Halifax, N.S.	500 00	500 00
Smith, Mrs. F. R.	Victoria, B.C.	2,000 00	2,000 00
Martindale, Eliz.	"	100 00	100 00
Jones, Geo. H.	Nanaimo, B.C.	2,000 00	2,000 00
Paterson, T. W. (Hon.)	Victoria, B.C.	5,000 00	5,000 00
Newbury, J. C.	"	20,000 00	20,000 00
Thomson, H. B.	"	10,000 00	10,000 00
Dominey, Wm	Halifax, N.S	600 00	600 00
Ker, W. H.	Vancouver, B.C.	10,000 00	10,000 00
Eperson, Vincent	Nelson, B.C	500 00	500 00
Snider, S. B	Summerland, B.C.	1,200 00	1,200 00
Flack, Thos	Vancouver, B.C.	10,000 00	10,000 00
Gossip, Lucy	Dartmouth, N.S.	300 00	300 00
Rogers, J. Spencer	Seattle, Wash.	23,200 00	6,070 00
King, Chas. E.	Victoria, B.C.	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	4,833 33
McDonald, Rosanna	Halifax, N.S.	500 00	500 00
Turner, John	Vancouver, B.C.	400 00	400 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
Rogers, Jonathan	Vancouver, B.C.	10,000 00	4,333 33
Thomson, John	Victoria, B.C.	1,000 00	1,000 00
Huestis, S. F	Toronto, Ont.	800 00	800 00
Grant, Mrs. H. M.	Victoria, B.C.	10,000 00	10,000 00
Mosher, F. W.	Halifax, N.S.	500 00	500 00
Horner, J.	Vancouver, B.C.	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Snider, A. B.	Nanaimo, B.C.	1,000 00	1,000 00
Preston, Mrs. B. L.	Nanaimo, B.C.	500 00	500 00
Begg, W. A	Medicine Hat, Alta.	1,000 00	950 00
Carter, W. C.	Sydney, C.B.	400 00	400 00
McKeown, Angus	Victoria, B.C.	3,000 00	2,800 00
Peacey, John	Vancouver, B.C.	600 00	600 00
Cherry, Mrs. Flora	Winnipeg, Man.	1,000 00	880 00
Teller, Geo. J.	Vancouver, B.C.	2,500 00	1,318 00
Blackstock, M.	Victoria, B.C.	1,600 00	1,600 00
Carter, A. E.	Vancouver, B.C.	200 00	200 00
McKie, Jno.	Grand Forks, B.C.	500 00	500 00
Martin, Geo	Vancouver, B.C.	4,500 00	3,660 00
Edgecombe, Mrs. Helen	St. John, N.B.	800 00	800 00
Grant, C. C.	St. Stephen, N.B	4,000 00	3,760 00
McLachlin, J.	Vancouver, B.C.	2,000 00	1,880 00
Parsons, E. J., Estate	Victoria, B.C.	2,000 00	2,000 00
Elliott, Mrs. S. R.	Kamloops, B.C.	2,000 00	2,000 00
White, G. H., Estate	Sussex, N.B.	1,200 00	1,200 00
Norton, Miss S. L.	Halifax, N.S.	600 00	516 00
Fulton, Wm. H	Vancouver, B.C.	500 00	500 00
Duke, Thos.	"	500 00	500 00
Baker, Mrs. E. A.	Winnipeg, Man.	1,500 00	1,500 00
Duke, R. H., Estate	Vancouver, B.C.	6,100 00	2,794 00
Bilodeau, P. O.	New Westminster, B.C.	2,000 00	2,000 00
McCourt, John	Vancouver, B.C.	2,600 00	2,236 00
Morris, Jas. W.	Halifax, N.S.	1,000 00	848 00
Gardiner, Fk.	Vancouver, B.C.	2,100 00	2,100 00
Boulding, G. T	Victoria, B.C.	500 00	500 00
Anderson, Andrew	"	800 00	800 00
Wells, James	Vancouver, B.C.	1,000 00	880 00
Doyle, J. F.	Nanaimo, B.C.	300 00	300 00
Clemence, S. G.	Victoria, B.C.	800 00	716 00
Thomson, J. A.	Vancouver, B.C.	1,000 00	720 00
Thomson, M. P.	Vancouver, B.C.	2,500 00	2,080 00
Mathers, J. C.	"	500 00	360 00
Mould, Mrs. J. M	"	1,600 00	1,376 00
Ballam, R. G.	Chilliwack, B.C.	500 00	500 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Mathers, J. B.	Vancouver, B.C.	5,900 00	4,640 00
Newcombe, Mrs. Sarah	Victoria, B.C.	5,000 00	4,232 00
Shatford, W. T	Penticton, B.C.	4,000 00	3,440 00
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,320 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,580 00
Muddell, C.	"	1,600 00	1,376 00
MacDonald, W. L.	"	1,000 00	880 00
Chadwick, S.	"	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B.C.	1,600 00	1,376 00
Graham, T. W.	Lillooet, B.C.	500 00	500 00
Matheson, Robt	Victoria, B.C.	2,100 00	1,776 00
Hart, Dr. E. C.	"	3,000 00	2,520 00
Marett & Reid	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. H.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,720 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Geo.	Victoria, B.C.	5,000 00	5,000 00
Deans, John	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,447 50
Scott, R. H.	Winnipeg, Man.	1,000 00	860 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Macdonald, T. D.	Vancouver, B.C.	1,000 00	1,000 00
Hogle, Dr. J. H.	"	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,280 00
Dingwall, Estate (D. R.)	Winnipeg, Man.	12,500 00	7,025 00
Heibert, Gerhard	"	1,000 00	860 00
Banning, C. P.	"	500 00	500 00
Woodland, H. E.	Grand Forks, B.C.	2,000 00	1,860 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Goodacre, L.	Victoria, B.C.	500 00	500 00
Bone, W. H.	"	1,000 00	860 00
Morley, John	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,630 00
McFadzen, F. H.	Montreal, P.Q.	400 00	344 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	860 00
Walker, T. D.	St. John, N.B.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	2,300 00	1,324 84
Lewis, Wm.	Courtney, B.C.	2,000 00	1,400 00
Wasson, Dr. H. J	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Pennington, N.J.	200 00	176 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	718 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary	"	100 00	100 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	"	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	2,000 00	1,720 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator)	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberta	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust)	"	500 00	500 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Kœnig, Anna	Shawinigan Lake, B.C.	500 00	500 00
Kœnig, Harry	"	500 00	500 00
Kœnig, Geo.	"	500 00	500 00
Bowman, A. & E	Nanaimo, B.C.	300 00	300 00
Shaffner, Mrs A	Halifax, N.S.	2,800 00	2,011 11
Flynn, Patrick	Lakemere, B.C.	300 00	300 00
Renwick, Thos	Nanaimo, B.C.	1,000 00	1,000 00
Estate of Wm. M. Moir	Victoria, B.C.	2,500 00	2,500 00
Leslie, Isaac G	Dartmouth, N.S.	1,000 00	1,000 00
Hodgson, H. H	Prince Rupert, B.C.	300 00	300 00
Crathorne, G. A	Dartmouth, N.S.	500 00	500 00
Hardy, Mrs. A. McN	Arlington, Mass.	400 00	400 00
Mott, Thos	Dartmouth, N.S.	500 00	500 00
Barron, Eliz. A. F	Victoria, B.C.	500 00	500 00
Pauline, F. A	"	10,000 00	10,000 00
Chittick, Jos	Dartmouth, N.S.	200 00	200 00
Chittick, S. C	"	400 00	400 00
Laidlaw, A. M	"	300 00	300 00
Copp, W. H., Capt	Vancouver, B.C.	5,000 00	5,000 00
Ross, Geo. H	Winnipeg, Man.	1,000 00	1,000 00
Carter, Alf	Dartmouth, N.S.	200 00	200 00
Carter, Robt	"	200 00	200 00
Carter, Mrs. S	"	400 00	400 00
Griffin, Mrs. M. C	"	300 00	300 00
Balcom, Mrs. E. M	"	200 00	200 00
Morash, J. P	"	200 00	200 00
Dustan, A. E	"	300 00	300 00
Creighton, A. H	"	200 00	200 00
Creighton, Mrs. B	"	200 00	200 00
Ross, Mrs. Emma	"	100 00	100 00
Morash, Scott	"	400 00	400 00
Morash, J. R	"	400 00	400 00
Morash, N	"	400 00	400 00
Gossip, M. L	Halifax, N.S.	200 00	200 00
Johns, Samuel	Strawberry Vale, B.C.	1,000 00	1,000 00
Whitacre, M. F	Vancouver, B.C.	500 00	500 00
Johns, Albion	Victoria, B.C.	1,000 00	1,000 00
Young, Abram	Bridgetown, N.S.	500 00	500 00
Tobin, A. H	Victoria, B.C.	5,000 00	4,135 00
Russell, J. H. G	Winnipeg, Man.	2,500 00	2,500 00
Munro, Jane	Halifax, N.S.	500 00	500 00
Mahon, C. E	Vancouver, B.C.	6,000 00	5,700 00
Wilson, Wm	Victoria, B.C.	5,000 00	5,000 00
Greer, T. W	Vancouver, B.C.	2,500 00	1,940 00
Morash, J. P	Northwest, Cove N.S.	1,000 00	1,000 00
Brown, G. B	Nanaimo, B.C.	1,000 00	1,000 00
Hodgson, Thos	"	1,000 00	1,000 00
Mahrer, Herman	"	4,000 00	4,000 00
Shaw, John	"	1,100 00	1,100 00
Thompson, Eliz	Victoria, B.C.	1,000 00	1,000 00
Mills, S. P. (Estate)	"	1,000 00	1,000 00
Bartlett, Mrs. M. J	"	5,000 00	5,000 00
Finch, Lewis	"	2,500 00	2,500 00
Hanbury, D. W	"	5,000 00	5,000 00
Macdonald, Mrs. M. W	"	500 00	500 00
Craig, R. W	Winnipeg, Man.	1,000 00	1,000 00
Fraser, Mrs. G. E	Halifax, N.S.	500 00	500 00
Dustan, E. P	Dartmouth, N.S.	100 00	100 00
Munro, Mrs. J.	Victoria, B.C.	600 00	600 00
Irving, Mrs. J. M	"	200 00	200 00
Rithet, Mrs. E. J	"	200 00	200 00
Rithet, Mrs. E. J. (Committee)	"	200 00	200 00
Wilson, Mrs. M. K	"	200 00	200 00
Munro, K. V	Chilliwack, B.C.	200 00	200 00
Harriman, Mrs. J	Niagara, Falls Ont.	500 00	500 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Hall, A. E.	Halifax, N.S.	500 00	500 00
Schmitt, C. A. E.	Berlin, Ont	500 00	500 00
Grant, J. R.	Winnipeg, Man.	3,000 00	2,900 00
Chittick, S. & Sons	Dartmouth, N.S.	200 00	200 00
Chittick, C. P.	"	200 00	200 00
Dustan, Mrs A. M.	Bridgetown, N.S.	200 00	200 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Rankine, Jas.	Halifax, N.S.	1,000 00	1,000 00
Waddell, M. M.	Dartmouth, N.S.	300 00	300 00
Thompson, M. J.	Halifax, N.S.	200 00	200 00
Connelly, Lizzie	Vancouver, B.C.	100 00	100 00
Corkey, J. D.	Dartmouth, N.S.	200 00	200 00
Macdonald, D. D.	Vancouver, B.C.	100 00	100 00
Coffey, Eliz.	Victoria, B.C.	500 00	500 00
Horton, W. T. M.	Halifax, N.S.	300 00	216 00
Slater, A. R.	Sapperton, B.C.	300 00	228 00
Ashton, Eliz.	New Westminster, B.C.	500 00	380 00
Harrison, J. G.	St. John, N.B.	400 00	296 00
Mackasey, S. E.	Halifax, N.S.	1,000 00	1,000 00
Falls, Hugh.	Ladner, B.C.	1,000 00	1,000 00
MacDougal, Wm.	Nanaimo, B.C.	600 00	600 00
Stoddart, R. W. C.	Victoria, B.C.	2,000 00	1,800 00
Telfer, Lizzie L.	Vancouver, B.C.	3,700 00	3,700 00
Mantle, M. A.	Kelowna, B.C.	1,200 00	1,032 00
Rowley, H. H. & Ramsay, A. M.	Vancouver, B.C.	5,000 00	5,000 00
Gillespie, A. E. H.	"	500 00	360 00
Harriman, Jas.	Niagara Falls, Ont.	2,200 00	2,000 00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000 00	1,000 00
Archibald, Mrs. B. A.	Moncton, N.B.	700 00	588 00
Archibald, M. B.	Vancouver, B.C.	700 00	616 00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, M. W.	Vancouver, B.C.	500 00	500 00
Ramsay, Mrs. Winifred	"	3,200 00	2,752 00
Smith, D. G.	Victoria, B.C.	5,000 00	2,500 00
Courtney, M. J.	"	500 00	400 00
Gamble, F. C.	"	5,000 00	4,250 00
Morgan, T. C.	Vancouver, B.C.	2,000 00	290 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	900 00
Winchester, Rev. A. B.	Toronto, Ont.	700 00	700 00
Keith, J. C., Estate	Vancouver, B.C.	20,000 00	1,123 56
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	500 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,400 00
Allan, W. G.	"	1,000 00	700 00
Mable, L. E.	Victoria, B.C.	400 00	84 00
Poole, I. R.	Cascade, B.C.	2,000 00	1,000 00
Murdoff, H. M.	Winnipeg, Man.	3,500 00	385 00
Thomson, J. W.	Vancouver, B.C.	2,500 00	1,150 00
Campbell, R. G.	Vancouver, B.C.	500 00	320 00
Baxter, S.	Victoria, B.C.	500 00	450 00
Funk, Dr. E. H.	Vancouver, B.C.	1,000 00	740 00
Gore, C. H.	"	1,000 00	100 00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000 00	2,650 00
Wylde, M. A.	Strathcona, Shawnigan Lake B.C.	2,500 00	800 00
Wylde, Mrs. A. E.	" " "	2,500 00	800 00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000 00	680 00
Drost, P. G.	"	2,000 00	1,400 00
Jensen, N. G.	"	2,500 00	1,750 00
Barr, M. J.	"	1,000 00	175 00
Stein, W. T.	"	1,000 00	700 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,400 00
Campbell, C. J.	"	5,000 00	2,350 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Dyke, G. J.	"	500 00	55 00
Hooper, Thos.	"	5,000 00	550 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McFarlane, J. W	Vancouver, B.C	5,000 00	133 34
Vancouver Auto & Cycle Co., Ltd..	"	5,000 00	560 00
Douglass, J	Winnipeg, Man.	2,500 00	1,675 00
Seabold, J. A	Vancouver, B.C.	1,000 00	110 00
Brubaker, A. J	Victoria, B.C.	1,000 00	320 00
Dill, J. C.	Vancouver, B.C.	10,000 00	1,100 00
McIntosh, M. A.	Winnipeg, Man.	5,000 00	4,000 00
Wolfson, Leon.	"	1,000 00	600 00
Escott, W. H	"	1,000 00	500 00
Taylor, F. G	Portage la Prairie, Man.	5,000 00	3,301 25
Colwill, J. R	Regina, Sask	500 00	110 00
Cowan, H. J.	Portage la Prairie, Man	1,000 00	425 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	300 00
Bulyea, G. H. V.	Edmonton, Alta	20,000 00	2,100 00
Mould, J. W	"	1,000 00	600 00
Green, F. J	Calgary, Alta.	2,000 00	640 00
Gibbard, F. E.	Vancouver, B.C.	300 00	46 00
Rutherford, A. C	South Edmonton, Alta.	1,000 00	700 00
Dodson, F	Vancouver, B.C.	1,000 00	107 00
McKechnie, A	"	500 00	155 00
Argue, W. P	"	10,000 00	1,120 00
Pither, Luke	Victoria, B.C.	10,000 00	3,200 00
Hall, Dr. Lewis	"	1,000 00	106 00
Carstens, Hugo	Winnipeg, Man.	5,000 00	1,120 00
Steele, F	"	200 00	42 00
Darke, F. N.	Regina, Sask.	4,000 00	2,320 00
Perdue, G. M.	Victoria, B.C.	2,500 00	2,000 00
Walker, Rev. Andrew	"	2,500 00	850 00
Beattie, Wm	"	500 00	200 00
Taylor, R. R.	"	2,000 00	1,200 00
Maynard, Jos	"	500 00	400 00
Maynard, Catherine	"	500 00	400 00
Amonson, L. S., Estate	Philadelphia, Pa.	5,000 00	2,300 00
Mulgrew, John.	Vancouver, B.C.	200 00	20 00
Galloway, E. J	"	500 00	384 87
Robertson, David	"	1,000 00	1,000 00
Hackett, J. W	"	1,000 00	700 00
Fletcher, Bros.	Victoria, B.C.	5,000 00	1,600 00
Rodgers, D. G.	Vancouver, B.C.	500 00	100 00
McNair, J. A	"	10,000 00	1,870 00
Bone, F. S	Victoria, B.C.	1,000 00	937 50
Bridgman, A. W	"	1,000 00	500 00
Dyke, F. W.	Vancouver, B.C.	10,000 00	2,800 00
Skelding, W. W	"	500 00	105 00
Martin, Miss M. M	"	1,500 00	1,500 00
Martin, Miss J. I	"	1,500 00	1,500 00
Hanscome, S. M	"	2,000 00	2,000 00
Dougherty, R. F	"	10,000 00	6,821 50
Thomas, Miss M. K	Brooklyn, N. Y.	1,000 00	1,000 00
Rowley, H. H. & Vibert P.	Vancouver, B.C.	500 00	500 00
Telfer, Isabella M.	Galt, Ont.	800 00	608 00
Bailey, L. A	Moose Jaw, Sask.	1,500 00	1,460 00
Clarke, Mrs. Mary M	Victoria, B.C.	3,700 00	3,700 00
Lawson, J. H. & Henry G.	"	5,900 00	5,900 00
Skinner, Fanny J	Namaino, B.C.	1,500 00	1,500 00
Totals		$831,600 00	$ 586,431 87

THE PROTECTIVE ASSOCIATION OF CANADA.

List of Directors—(As at Feb. 10, 1916.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
J. T. Farish	Winston-Salem, Box 446, N.C.	115	11,500 00	4,600 00
Nelson Mitchell	Granby, Que.	115	11,500 00	4,600 00
E. E. Gleason	"	115	11,500 00	4,600 00
W. D. Bradford	"	94	9,400 00	3,760 00
C. S. B. Halpin Estate	"	40	4,000 00	1,600 00
D. K. Cowley, M.D.	"	10	1,000 00	400 00
Geo. H. Sherwood	Cardinal, Ont.	11	1,100 00	440 00
Totals		500	$ 50,000 00	$ 20,000 00

QUEBEC FIRE ASSURANCE COMPANY.

List of Directors—(As at Feb. 29, 1916.)

Victor Chateauvert, Pres.; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, R. Audette, E. G. Meredith.

List of Shareholders—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Blake, A. W.	Winnipeg, Man.	10	450 00	250 00
Blogg, A. E.	Toronto, Ont.	10	450 00	250 00
Chateauvert, V.	Quebec, Que.	10	450 00	250 00
Audette, R.	"	10	450 00	250 00
MacLean, Alex.	Toronto, Ont.	10	450 00	250 00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	491	220,950 00	122,750 00
Sims, W. A.	Florence, Italy	10	450 00	250 00
Sword, Colin E.	Montreal, Que.	10	450 00	250 00
Wright, Alfred	Toronto, Ont.	10	450 00	250 00
Meredith, E. G.	Quebec, Que.	10	450 00	250 00
Totals		581	$225,000 00	$ 125,000 00

THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1916.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; R. Bickerdike, M.P., H. C. Cox, D. B. Hanna, John Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., Geo. A. Morrow, Augustus Myers, Lt.-Col. Frederic Nicholls, Alfred Cooper, Col. Sir Henry Pellatt, E. R. Wood, John Aird.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1915.)

Name.	Address.	No of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts
Aird, John	Toronto, Ont.	250	5,000 00	5,000 00
Anderson, C. E.	Baltimore, Md.	40	800 00	800 00
Bickerdike, Robert, M.P.	Montreal, Que.	1,250	25,000 00	25,000 00
Brock, W. R.	Toronto, Ont.	5,000	100,000 00	100,000 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	100	2,000 00	2,000 00
Carpenter, Geo. O.	St. Louis, Mo.	100	2,000 00	2,000 00
Central Canada Loan and Savings Co.	Toronto, Ont.	4,945	98,900 00	98,900 00
Daly, Sir M. B.	Halifax, N.S.	50	1,000 00	1,000 00
Donnelly, W. J.	Baltimore, Md.	60	1,200 00	1,200 00
DuBois, C. D. (Estate of)	New York, N.Y.	63	1,260 00	1,260 00
Frank & DuBois	"	187	3,740 00	3,740 00
Gold, James	Seven Oaks, Kent, Eng.	37	740 00	740 00
Guntrum, L. E.	Cincinnati, Ohio	40	800 00	800 00
Hammond, H. C., Exrs. Estate of	Toronto, Ont.	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D	"	1,250	25,000 00	25,000 00
Jemmett, F. G., & A. St. L. Trigge (in trust)	"	12,250	245,000 00	245,000 00
Lash, Z. A., K.C., LL.D.	"	1,250	25,000 00	25,000 00
MacKenzie, Sir William	"	5,000	100,000 00	100,000 00
Mann, Sir D. D	"	5,000	100,000 00	100,000 00
Nicholls, Frederic, Lt.-Col.	"	750	15,000 00	15,000 00
Osborne, James Kerr (Estate of)	"	2,500	50,000 00	50,000 00
Osler, Hammond & Nanton	Winnipeg, Man.	300	6,000 00	6,000 00
Pearson, F. S. (Estate of)	New York, N.Y.	1,250	25,000 00	25,000 00
Perrin, Mrs. Miney	"	250	5,000 00	5,000 00
Smith, Davis & Co.	Buffalo, N.Y.	211	4,220 00	4,220 00
Smith, F. J. D.	Newtonbrook, Ont.	40	800 00	800 00
Wood, E. R.	Toronto, Ont.	7,127	142,540 00	142,540 00
Total		50,000	$1,000,000 00	$1,000,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$ cts.	$ cts.
Adamson, W. H.	Toronto, Ont.	10	200 00	200 00
Agar, Miss Florence	"	11	220 00	220 00
Alexander, S. C., Trustees of the late	Birmingham, Eng.	35	700 00	700 00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000 00	2,000 00
Allison, Mrs. Mary	Ayer's Cliff, Que.	20	400 00	400 00
Ardagh, Miss Annie B.	Barrie, Ont.	30	600 00	600 00
Ardagh, H. H., Exrs. Estate of	"	30	600 00	600 00
Arkell, F. Henry	Woolaston, Eng.	400	8,000 00	8,000 00
Arnoldi, Mrs. E. Louis	Toronto, Ont.	25	500 00	500 00
Arnoldi, Mrs. Agnes	"	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	"	30	600 00	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00	400 00
Baillie, James E.	Toronto, Ont.	37	740 00	740 00
Bain, Mrs. Helen	Dundas, Ont.	60	1,200 00	1,200 00
Bain, Miss Helen D.	"	50	1,000 00	1,000 00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180 00	180 00
Baird, Hugh N., Exrs. Estate of	"	120	2,400 00	2,400 00
Baker, John T., Exrs. Estate of	New York, N.Y.	250	5,000 00	5,000 00
Ballantyne, W. L.	Glasgow, Scot.	24	480 00	480 00
Barker, Miss Lucy W.	Torrington, Conn.	16	320 00	320 00
Barker, Samuel (Estate of)	Hamilton, Ont.	166	3,320 00	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont.	150	3,000 00	3,000 00
Bassett, Mrs. Annie	Bowmanville, Ont.	25	500 00	500 00
Bassett, Mrs. Mary J. C.	"	20	400 00	400 00
Bassett, Thomas, Exrs. Estate of	"	30	600 00	600 00
Bate, T. B., Exrs. Estate of	St. Catharines, Ont.	100	2,000 00	2,000 00
Bate, W. T.	"	50	1,000 00	1,000 00
Bates, F. W., & C. S. Austin	London, E.C., Eng.	10	200 00	200 00
Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, Exors. Estate of)	c/o. H. C. P. Battersby, Port Dover, Ont.	26	520 00	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00	200 00
Baxter, Miss Ellen M.	"	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, Executrix Estate of)	Yonkers, N.Y.	36	720 00	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.	"	25	500 00	500 00
Beemer, Miss Clara	"	14	280 00	280 00
Beemer, Frank, M.D.	Victoria, Ont.	8	160 00	160 00
Beemer, Miss Kate A.	Toronto, Ont.	35	700 00	700 00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320 00	320 00
Bell-Irving, J. J.	Rokeby, Barnard Castle, Yorkshire, Eng.	400	8,000 00	8,000 00
Bickerdike, Robert, M.P.	Montreal, Que.	1,050	21,000 00	21,000 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, Exors. Estate of)	The Vicarage, Turner's Hill, Sussex, Eng.	50	1,000 00	1,000 00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000 00	4,000 00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80 00	80 00
Blaker, M. S.	" "	20	400 00	400 00
Blaker, Reginald	" "	12	240 00	240 00
Blossom, George W.	Chicago, Ill.	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, Exor. Estate of)	Toronto, Ont.	38	760 00	760 00
Bond, George	Guelph, Ont.	20	400 00	400 00
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000 00	2,000 00
Boyd, Ernest B.	New York, N.Y.	125	2,500 00	2,500 00
Braid, John	London, Eng.	10	200 00	200 00
Brock, W. R.	Toronto, Ont.	607	12,140 00	12,140 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Brown, Miss Cornelia C	Owen Sound, Ont	250	5,000 00	5,000 00
Brown, Edward B. (Exor. Estate Mrs. Diana Betley)	Toronto, Ont.	75	1,500 00	1,500 00
Brown, Robert S	"	50	1,000 00	1,000 00
Bruce, Robert	Pinner, Eng	70	1,400 00	1,400 00
Brunton, Mrs. Harriet A	Newmarket, Ont	50	1,000 00	1,000 00
Burder, R. H. R	London, Eng	50	1,000 00	1,000 00
Burder, Mrs. A. F	Hampstead, Eng	2	40 00	40 00
Burder, R. H. R. (in trust)	London, Eng	34	680 00	680 00
Burder, John	Barncombe, Sussex, Eng.	50	1,000 00	1,000 00
Burns, Miss Jennie S	Toronto, Ont	100	2,000 00	2,000 00
Cable, Sir Ernest	London, Eng	250	5,000 00	5,000 00
Cameron, Mrs. Annie	Toronto, Ont	40	800 00	800 00
Cameron, Mrs. Catherine	"	6	120 00	120 00
Campbell, D. (W. J. Campbell, Exor. Estate of)	Interlaken, N.Y	47	940 00	940 00
Campbell, Mrs. Eleanor	Stonewall, Man	25	500 00	500 00
Campbell, P. McL	Collingwood, Ont	20	400 00	400 00
Canada Trust Company	London, Ont	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey, exors. estate of)	Toronto, Ont	60	1,200 00	1,200 00
Carlyle, Mrs. W. D	"	179	3,580 00	3,580 00
Carlyle, James, exr. estate of	"	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise M. Carpenter and Elihu Stewart, exors. estate of)	Collingwood, Ont	100	2,000 00	2,000 00
Carpenter, George O	St. Louis, Mo	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B	Wakefield, Mass	125	2,500 00	2,500 00
Carruthers, James	Montreal, Que	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. R. Cawthra (in trust)	Toronto, Ont	110	2,200 00	2,200 00
Cawthra, Mrs. E. J	"	50	1,000 00	1,000 00
Cawthra, W. Herbert	"	30	600 00	600 00
Central Canada Loan and Savings Co. (in trust)	"	12,293	245,860 00	245,860 00
Central Canada Loan and Savings Co	"	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate of)	Brantford, Ont	53	1,060 00	1,060 00
Chester, John George	Toronto, Ont	50	1,000 00	1,000 00
Cheyne, A. D	London, Eng	80	1,600 00	1,600 00
Chipman, Willis	Toronto, Ont	100	2,000 00	2,000 00
Chute, Miss Eliza and Agnes (in trust)	"	15	300 00	300 00
Clark, Andrew	Dundas, Ont	100	2,000 00	2,000 00
Clark, James A	Greensville, Ont	25	500 00	500 00
Clark, Mrs. Janet	Toronto, Ont	50	1,000 00	1,000 00
Cockburn, Mrs. Mary E	"	902	18,040 00	18,040 00
Coffee, J. F	"	50	1,000 00	1,000 00
Coles, Ernest	Arnolds, Holmwood, Surrey, Eng	100	2,000 00	2,000 00
Cooch, A. C	Toronto, Ont	82	1,640 00	1,640 00
Cook, J. L., exrs. estate of	"	50	1,000 00	1,000 00
Cooke, Trevor E	"	40	800 00	800 00
Cooper, Alfred	London, Eng	100	2,000 00	2,000 00
Cowdery, Mrs. Frank D	Albany, N.Y	12	240 00	240 00
Coulthard, W. W	Peterboro, Ont	10	200 00	200 00
Coutts, James	Ufford, Muskoka, Ont	50	1,000 00	1,000 00
Cox, H. C	Toronto, Ont	250	5,000 00	5,000 00
Cox, H. C. and W. B. Meikle (in trust)	"	1,180	23,600 00	23,600 00
Craig, Rev. Robert J	Demorestville, Ont	4	80 00	80 00
Craig, Miss Gertrude R	Kingston, Ont	2	40 00	40 00
Creelman, A. R., K.C	Montreal, Que	100	2,000 00	2,000 00
Crocker, Sydney	Toronto, Ont	15	300 00	300 00
Crosbie, C. A	Vancouver, B.C	25	500 00	500 00
Crosley, Geo. R	Milwaukee, Wis	25	500 00	500 00
Crosley, Geo. R. (trustee)	"	50	1,000 00	1,000 00
Crowther, W. C	Toronto, Ont	40	800 00	800 00
Cryderman, J. H	Bowmanville, Ont	50	1,000 00	1,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cunningham, Mrs. Margaret	Guelph, Ont	222	4,440 00	4,440 00
Currie, Miss Louisa S	Omemee, Ont	16	320 00	320 00
Dadson, Mrs. Amanda V. S	Paris, Ont	100	2,000 00	2,000 00
Dalton, C. C	Toronto, Ont	575	11,500 00	11,500 00
Dalton, R. C	"	5	100 00	100 00
Davidson, S. F. (D. C. and N. F. Davidson, exors. estate of)	"	37	740 00	740 00
Davy, John	Cleveland, Ohio	5	100 00	100 00
DeGex, Leonard M	Ladysmith, B.C	16	320 00	320 00
Demers, Mrs. A	Montreal, Que	10	200 00	200 00
Dennis, M. L	Batavia, N.Y	50	1,000 00	1,000 00
Denny, John (A. Denny, W. A. Cameron and J. A. Worrell, exors. estate of)	Toronto, Ont	100	2,000 00	2,000 00
Des Voeux, H. J	London, England	10	200 00	200 00
Dewar, George T	Toronto, Ont	5	100 00	100 00
Dewart, Mrs. E	"	20	400 00	400 00
Dickson, Robert	St. Marys, Ont	200	4,000 00	4,000 00
Dight, Norris, exrs. estate of	Thedford, Ont	20	400 00	400 00
Dingman, Mrs. A. C	Toronto, Ont	25	500 00	500 00
Donnelly, Thos., exrs. estate of	Kingston, Ont	20	400 00	400 00
DuBois, Cornelius (estate of)	New York, N.Y	395	7,900 00	7,900 00
DuBois, Cornelius D	"	290	5,800 00	5,800 00
Duff, Miss Marie E	Toronto, Ont	7	140 00	140 00
Duffet, Mrs. Margaret	"	12	240 00	240 00
Duffett, Walter	"	277	5,540 00	5,540 00
Dundas, J. R., exrs. estate of	"	50	1,000 00	1,000 00
Dunlop, Miss Mary Mildred	Richmond, Va	2	40 00	40 00
Dunlop, Robert J	Glasgow, Scotland	100	2,000 00	2,000 00
Dunlop, Thomas	"	100	2,000 00	2,000 00
Dunn, Jessie W	Toronto, Ont	25	500 00	500 00
Dunnet, Mrs. Jessie	"	75	1,500 00	1,500 00
Dupuis, Mrs. Annie	Kingston, Ont	20	400 00	400 00
Egleston, Ann	Ancaster, Ont	37	740 00	740 00
Elliott, Miss Kate A	London, Ont	60	1,200 00	1,200 00
Emery, Misses Charlotte E. and Harriet M	Port Burwell, Ont	25	500 00	500 00
Evans, Mrs. Mary E. (estate of)	London, Ont	48	960 00	960 00
Ewing, Mrs. Isabella	Rosthern, Sask	25	500 00	500 00
Farmer, Margaret	Ancaster, Ont	37	740 00	740 00
Farthing, J. M. (in trust)	Aylmer, Ont	10	200 00	200 00
Farwell, W. G., M.D. (in trust)	New York, N.Y	70	1,400 00	1,400 00
Fauquier, G. E	Ottawa, Ont	250	5,000 00	5,000 00
Featherstonhaugh, Mrs. C. L	Toronto, Ont	55	1,100 00	1,100 00
Feeney, Farrel C	"	10	200 00	200 00
Ferguson, Walter J	New Orleans, La	20	400 00	400 00
Fernie, Mrs. D. M	Belfast, Ireland	40	800 00	800 00
Fernie, W. J	"	360	7,200 00	7,200 00
Fernie, W. K	Liverpool, Eng	50	1,000 00	1,000 00
Ferrier, Miss Annie	Orangeville, Ont	13	260 00	260 00
Ffolkes, Miss Agnes Ann	Toronto, Ont	103	2,060 00	2,060 00
Field, Mrs. Isabel	"	50	1,000 00	1,000 00
Fitton, Cecil H Fitton, Minnie Trustees Fitton, Horace W	Brantford, Ont	10	200 00	200 00
Fitton, H. W	"	8	160 00	160 00
Fitzgerald, William	Unknown	5	100 00	100 00
Forbes, Geo. D	Hespeler, Ont	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw, (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forster, J. W. L	Toronto, Ont	10	200 00	200 00
Foster, C. C	"	10	200 00	200 00
Foster, Ethel A. G	"	13	260 00	260 00
Foster, Harold W. A	"	13	260 00	260 00
Fox, G. W	Liverpool, Eng	92	1,840 00	1,840 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Frank, Emil H	New York, N.Y	380	7,600 00	7,600 00
Frank, George S	"	60	1,200 00	1,200 00
Freyseng, Peter	Toronto, Ont.	175	3,500 00	3,500 00
Frink, H. W	St. John, N.B	25	500 00	500 00
Frink, R. W. W	"	250	5,000 00	5,000 00
Fullard, R. J. B	Prince Albert, Sask	5	100 00	100 00
Fulton, R. R., exrs. estate of	Toronto, Ont	146	2,920 00	2,920 00
Gamble, Mrs. Matilda	"	57	1,140 00	1,140 00
Gamsby, Mrs. Rosa A. B	Oscala, Fla	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L	Kingston, Ont	25	500 00	500 00
Gash, Jane, exrs. estate of	Toronto, Ont	50	1,000 00	1,000 00
Gash, N. B	"	25	500 00	500 00
Gentles, Mrs. Margaret	Kincardine, Ont	75	1,500 00	1,500 00
George, W. H	Toronto, Ont	5	100 00	100 00
Gibbs, H. M., exrs. estate of	Baltimore, Md	25	500 00	500 00
Gibbs, Malcolm, exrs. estate of	Guelph, Ont	10	200 00	200 00
Gibson, Hon. William, estate of	Hamilton, Ont	412	8,240 00	8,240 00
Gibson, Lady Elizabeth M	"	100	2,000 00	2,000 00
Gibson, Rev. J	Thornhill, Ont.	25	500 00	500 00
Gill, Robert	Ottawa, Ont.	20	400 00	400 00
Gilleland, L. J	Ayton, Ont.	10	200 00	200 00
Gilmour, Miss Alice	Toronto, Ont	5	100 00	100 00
Glover, Mrs. H. B. Q	Liverpool, England.	50	1,000 00	1,000 00
Goad, C. E., exrs. estate of	Toronto, Ont	700	14,000 00	14,000 00
Goddard, Leonard	London, Eng	10	200 00	200 00
Gold, James	Seven Oaks, Kent, Eng	56	1,120 00	1,120 00
Gordon, William	Unknown.	3	60 00	60 00
Gorham, Mrs. Helen D	Milton, Ont.	12	240 00	240 00
Gould, Isaac J	Uxbridge, Ont	125	2,500 00	2,500 00
Gourley, Mrs. Lottie E	Toronto, Ont	50	1,000 00	1,000 00
Gowans, John, exrs. estate of	"	150	3,000 00	3,000 00
Graham, Mrs. Ada	Fairhope, Baldwin Co., Alabama	50	1,000 00	1,000 00
Graham, James	Lindsay, Ont.	125	2,500 00	2,500 00
Graham, Sir John H. M	Glasgow, Scotland.	250	5,000 00	5,000 00
Grant, Miss Aggie G	Woodville, Ont	72	1,440 00	1,440 00
Grassett, Fred. LeM., M.D	Toronto, Ont	114	2,280 00	2,280 00
Gray, Wm	New York, N.Y.	20	400 00	400 00
Gunn, Miss Tena	Toronto, Ont	25	500 00	500 00
Guntrum, L. E	Cincinnati, Ohio.	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M	Toronto, Ont	4	80 00	80 00
Hague, George	Montreal, Que	25	500 00	500 00
Haining, Joseph	Ridgetown, Ont	7	140 00	140 00
Hall, Bertha F	Vancouver, B.C	20	400 00	400 00
Hamilton, James, exrs. estate of	Warkworth, Ont.	100	2,000 00	500 00
Hammond, Mrs. Isabella	Erindale, Ont	386	7,720 00	3,720 00
Hanlin, Mrs. Helen	Fergus, Ont.	15	300 00	300 00
Hanna, D. B. and W. B. Meikle (in trust)	Toronto, Ont	5,492	109,840 00	109,840 00
Hanna, D. B	"	325	6,500 00	6,500 00
Harrington, Fred	"	19	380 00	380 00
Harrington, Mrs. Catherine	"	1	20 00	20 00
Harrington, Miss Kate	"	25	500 00	500 00
Harrington, Joseph	Jerseyville, Ont	37	740 00	740 00
Harrington, William	Ancaster, Ont	37	740 00	740 00
Harris Trust, The	Brantford, Ont.	50	1,000 00	1,000 00
Harris, A. B	Clarkson, Ont	22	440 00	440 00
Harris, Lloyd	Brantford, Ont	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V	Clarkson, Ont	62	1,240 00	1,240 00
Harris, Miss Naomi M	"	54	1,080 00	1,080 00
Harris, Miss Annie L	"	54	1,080 00	1,080 00
Harris, Miss Lucy L	Toronto, Ont	61	1,220 00	1,220 00
Hart, M. G. Agt. and G. H. Hodgetts, Acct. (in trust)	"	73	1,460 00	1,460 00
Harvey, Mrs. Joanna L. (in trust)	Guelph, Ont	10	200 00	200 00
Haszard, Horace	Charlottetown, P.E.I	50	1,000 00	1,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Heakes, Rev. William	Lewiston, N.Y.	40	800 00	800 00
Heape, Mrs. Barbara	Liverpool, Eng.	450	9,000 00	9,000 00
Hefferman, Miss N. C.	Toronto, Ont.	80	1,600 00	1,600 00
Henderson, John	Ottawa, Ont.	125	2,500 00	2,500 00
Henry, John, exrs. estate of	Toronto, Ont.	20	400 00	400 00
Hepburn, R. H.	Winnipeg, Man.	5	100 00	100 00
Hewat, Miss Florence E.	Halifax, N.S.	20	400 00	400 00
Heyd, George B	Brantford, Ont.	65	1,300 00	1,300 00
Hime, W. L. & M. W. (in trust)	Toronto, Ont.	20	400 00	400 00
Hinde, George J.	Croydon, Surrey, Eng.	750	15,000 00	15,000 00
Hirschberg, Mary	St. Louis, Mo.	63	1,260 00	1,260 00
Hobson, Mrs. Agnes	Guelph, Ont.	60	1,200 00	1,200 00
Hobson, Mrs. R. M.	Toronto, Ont.	100	2,000 00	2,000 00
Hobson, J. Henry	Redcliffe, Dowlish, Eng	200	4,000 00	4,000 00
Hodgkinson, F. A.	London, Eng.	30	600 00	600 00
Hodgins, Frank E. (trustee Wm. Thompson estate)	Toronto, Ont.	30	600 00	600 00
Hogg, Mrs. Mary Harvey and Gerard Lake Crole	London, N. Eng. / Edinburgh, Scot.	15	300 00	300 00
Holcroft, Mrs. M. S. (estate of) c/o H. S. Holcroft	Toronto, Ont.	10	200 00	200 00
Holcroft, H. S.	"	5	100 00	100 00
Hood, John (in trust)	Keewatin, Ont.	25	500 00	500 00
Hooper, Chas. E., exrs. estate of, c/o I. L. Hooper	St. Catharines, Ont.	63	1,260 00	1,260 00
Hopkins, George	London, Eng.	7	140 00	140 00
Horne, George, exrs. estate of	Toronto, Ont.	48	960 00	960 00
Horne, Miss Mary	Tillsonburg, Ont.	14	280 00	280 00
Hornsby, Harry	Leamington, Eng.	17	340 00	340 00
Hornsby, Mrs. Julia	Toronto, Ont.	11	220 00	220 00
Hoskin, John, K.C., LL.D	Toronto, Ont.	75	1,500 00	1,500 00
Howe, Etna D.	Toronto, Ont.	100	2,000 00	2,000 00
Hughes, Miss Jerusha D.	Toronto, Ont.	150	3,000 00	3,000 00
Hunter, J. H., exrs. estate of	Toronto, Ont.	255	5,100 00	5,100 00
Ince, William (trustee)	Toronto, Ont.	103	2,060 00	2,060 00
Inglis, Miss Annie	London, S.W., Eng.	10	200 00	200 00
Jackes, Mrs. Henrietta	Toronto, Ont.	20	400 00	400 00
Jackes, Price, exrs. estate of	Toronto, Ont.	132	2,640 00	2,640 00
Jackson, George, J.	Simcoe, Ont.	10	200 00	200 00
Jackson, Alexander H.	Buffalo, N.Y.	10	200 00	200 00
Jackson, Mrs. N. Lane	Horton Lodge, London, Eng.	20	400 00	400 00
Jackson, Mrs. Emma E.	Scarboro, Ont.	5	100 00	100 00
Jackson, Thompson	Scarboro, Ont.	20	400 00	400 00
Jager, A. N. R.	Liverpool, Eng.	25	500 00	500 00
Jager, B. M.	Liverpool, Eng.	50	1,000 00	1,000 00
Jarvis, Mrs. Jennie	Toronto, Ont.	47	940 00	940 00
Johnston, James A., exrs. estate of	Toronto, Ont.	50	1,000 00	1,000 00
Johnston, Miss. Sidney M.	Unknown	75	1,500 00	1,500 00
Jones, Grey	Liverpool, Eng.	10	200 00	200 00
Jones, Thomas E.	Toronto, Ont.	9	180 00	180 00
Jones, Rev. William, exrs. estate of	Toronto, Ont.	3	60 00	60 00
Jones, W. E.	Liverpool, Eng.	20	400 00	400 00
Keefer, W. Napier	Toronto, Ont.	55	1,100 00	1,100 00
Kehoe, Christopher I.	Care of F. D. Hirschberg & Co., St. Louis. Mo.	62	1,240 00	1,240 00
Keith, David S.	Toronto, Ont.	65	1,300 00	1,300 00
Kennaway, Miss Gertrude E.	Ottery, St. Marys, Devonshire, Eng.	27	540 00	540 00
Kennaway, Rt. Hon. Sir John H. (Bart.)	Ottery, St. Marys, Devonshire, Eng.	150	3,000 00	3,000 00
Kennedy, Miss Belle H	San Francisco, Cal.	1	20 00	20 00
Kennedy, Miss Grace M.	"	1	20 00	20 00
Kennedy, Wm. B., M.D.	Guelph, Ont.	32	640 00	640 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Kenny, J. J., exrs. estate of	Care of Mrs. P. L. Bailey, Mimico, Ont	2,089	41,780 00	41,780 00
Kent, Mrs. Caroline	Toronto, Ont	898	17,960 00	17,960 00
Ketchum, Mrs. Carrie E	Gananoque, Ont	56	1,120 00	1,120 00
King, Miss Emma	Quebec, Que	20	400 00	400 00
Kirkpatrick, Francis Grant	Tweed, Ont	5	100 00	100 00
Kirkpatrick, Chas. Stafford	Kingston, Ont	5	100 00	100 00
Kirkpatrick, Herbert Rutherford	Montreal, Que	5	100 00	100 00
Kirkpatrick, Henrietta Helen	Montreal, Que	5	100 00	100 00
Kirkpatrick, Annie Kathleen	Saranac Lake, N.Y	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B	Kingston, Ont	41	820 00	820 00
Knight, Edward	Rotterdam, Holland	20	400 00	400 00
Knox, Mrs. Leonora J	Toronto, Ont	6	120 00	120 00
Knox, William	Toronto, Ont	6	120 00	120 00
Knowles, Miss Mary G	Albany, N.Y	12	240 00	240 00
Laird, Alexander (estate of)	Toronto, Ont	34	680 00	680 00
Lamond, Mrs. M. L. A	Richmond, Surrey, Eng	50	1,000 00	1,000 00
Landon, Zebulon	Simcoe, Ont	500	10,000 00	10,000 00
Langley, H. George	Toronto, Ont	35	700 00	700 00
Larkin, P., exrs. estate of	Care of Mrs. E. M. Larkin, St. Catharines, Ont	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D	Toronto, Ont	34	680 00	680 00
Lash-Miller, Mrs. P. C	Toronto, Ont	30	600 00	600 00
Latta, James G	London, Eng	130	2,600 00	2,600 00
Law, William	Glasgow, Scot	72	1,440 00	1,440 00
Lawrence, G. W., exrs. estate of	Care of W. N. Lawrence, Stratford, Ont	55	1,100 00	1,100 00
Lawrence, William	Stratford, Ont	50	1,000 00	1,000 00
Leggatt, Catherine M	Hamilton, Ont	50	1,000 00	1,000 00
Leggatt, John	Hamilton, Ont	50	1,000 00	1,000 00
Leggatt, Matthew H	Vanvcouver, B.C	50	1,000 00	1,000 00
Leggatt, William	Montreal, Que	50	1,000 00	1,000 00
Lee, Frank P	Toronto, Ont	25	500 00	500 00
Lipscomb, H. J., exrs. estate of	La Plaza Apts., Toronto, Ont	50	1,000 00	1,000 00
Little, Rev. James, M.A	Belfast, Ireland	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate of)	The Roughets, Whitehill, Bletchingley, Surrey, Eng	20	400 00	400 00
Locke, J. T	J. T. Locke & Co, Toronto, Ont	10	200 00	200 00
Long, Thomas	Toronto, Ont	754	15,080 00	15,080 00
Long, Miss Annie	Toronto, Ont	80	1,600 00	1,600 00
Long, Thomas (in trust)	Toronto, Ont	100	2,000 00	2,000 00
Long, F. S	London, Eng	2	40 00	40 00
Logan, F. G	Care of James Lumbers & Co., Toronto, Ont	45	900 00	900 00
Lyons, Miss Antonia E	Toronto, Ont	12	240 00	240 00
MacDonald, Miss Alice	Guelph, Ont	12	240 00	240 00
MacDonald, Mrs. Sarah M	Toronto, Ont	12	240 00	240 00
MacGillivray, Clara D	Kingston, Ont	22	440 00	440 00
MacKay, Geo. S., exrs. estate of	Toronto, Ont	32	640 00	640 00
MacMahon, H. P	Inspector, Traders Bank, Winnipeg, Man	50	1,000 00	1,000 00
MacPherson, Miss Katherine L	Montreal, Que	12	240 00	240 00
MacPherson, Gilbert G	Rochester, N.Y	50	1,000 00	1,000 00
Maddison, Mrs. C. A. (in trust)	Toronto, Ont	11	220 00	220 00
Mahony, Mrs. M. E	Oakville, Ont	5	100 00	100 00
Mann, John, jr	Glasgow, Scot	36	720 00	720 00
Mann, Ludovic M	"	72	1,440 00	1,440 00
Manning, Mrs. Francis	New York, N.Y	15	300 00	300 00
Manning, Alex., exrs. estate of	Toronto, Ont	400	8,000 00	8,000 00
Manitoba College	Winnipeg, Man	105	2,100 00	2,100 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Mara, Miss Ida M.	Lucan, Ont	15	300 00	300 00
Marks, Mrs. Emilie P., exrs. estate of	Toronto, Ont	25	500 00	500 00
Marriott, Charles	Toronto, Ont	100	2,000 00	2,000 00
Martin, Percy	Vancouver, B.C.	5	100 00	100 00
Martin, Thomas B. (trustee)	Cayuga, Ont	40	800 00	800 00
Mason, J. Cooper, mgr. Kennedy, J. H., asst mgr. (in trust)	Toronto, Ont	1,308	26,160 00	26,160 00
Masson, Wm. exrs. estate of	Toronto, Ont	122	2,440 00	2,440 00
Maughan, N., exrs. estate of	Toronto, Ont	50	1,000 00	1,000 00
Meikle, W. B	"	414	8,280 00	8,280 00
Merrill, A. D	Tillsonburg, Ont	25	500 00	500 00
Merril, L	"	25	500 00	500 00
Metcalf, Mrs. Emma	Grimsby, Ont	35	700 00	700 00
Miles, Rev. J	Suffolk, Eng	2	40 00	40 00
Miles, Mrs. Martha P	Toronto, Ont	31	620 00	620 00
Milford, George	Owen Sound, Ont	200	4,000 00	4,000 00
Miller, Mrs. Elizabeth A	Toronto, Ont	16	320 00	320 00
Miller, R. S., exrs. estate of	Unknown	8	160 00	160 00
Mills, Jesse S	Toronto, Ont	10	200 00	200 00
Mitchell, Miss Bessie I. A and Alastair R. H. Mitchell (trustees	"	40	800 00	800 00
Minty, Gilbert	"	5	100 00	100 00
Moore, A. J., exrs. estate of	Golderich, Ont	10	200 00	200 00
Moren, William J	Winnipeg, Man	50	1,000 00	1,000 00
Morgan, Miss M. Hope	Toronto, Ont	4	80 00	80 00
Morgan, Miss F	"	4	80 00	80 00
Morren, E. W. S	"	5	100 00	100 00
Morrison, Angus, exrs. estate of	"	25	500 00	500 00
Morrow, George A	"	250	5,000 00	5,000 00
Morrow, W. G	Peterboro, Ont	219	4,380 00	4,380 00
Munro, Alexander	Toronto, Ont	2	40 00	40 00
Murray, Rev. J., exrs. estate of	Care of Mrs. Isabella Murray, Grimsby, Ont	20	400 00	400 00
Murray, George	Toronto, Ont	684	13,680 00	7,919 30
Myers, Augustus	"	796	15,920 00	15,920 00
McAllen, George H	Montreal, Que	25	500 00	500 00
McAllum, W. R	London, Eng	10	200 00	200 00
McCabe, J	Hampstead, Eng	55	1,100 00	1,100 00
McCalla, Mrs. W. J. (in trust)	St. Catharines, Ont	2	40 00	40 00
McCuaig, Mrs. Matilda M	Belleville, Ont	100	2,000 00	2,000 00
McCormack, E. U	Toronto, Ont	20	400 00	400 00
McDonald, Mrs. Mary J	New York, N.Y	10	200 00	200 00
McEwen, John	Unknown	15	300 00	300 00
McFiggens, Arthur J	Fenella, Ont	50	1,000 00	1,000 00
McGachen, Mrs. Gertrude	Orillia, Ont	5	100 00	100 00
McGill, Wm., exrs. estate of	Toronto, Ont	25	500 00	500 00
McGill, Margaret, exrs. estate of	Toronto, Ont	15	300 00	300 00
McGee, Elizabeth	Ottawa, Ont	80	1,600 00	1,600 00
McGee, Mrs. Annie	Toronto, Ont	80	1,600 00	1,600 00
McGillivray, Mrs. Helen	Whitby, Ont	62	1,240 00	1,240 00
McIntosh, James I	Guelph, Ont	12	240 00	240 00
McIntyre, R. L	Toronto, Ont	10	200 00	200 00
McKeand, John	Liverpool, England	20	400 00	400 00
McKeown, Miss Christina L.	Orangeville, Ont	13	260 00	260 00
McLaren, Henry E	Hamilton, Ont	14	280 00	280 00
McLaren, Arch. K	"	14	280 00	280 00
McLaren, George H., Dr	Toronto, Ont	14	280 00	280 00
McLaren, H. E. and R. A. Lucas for Jean McLaren	Hamilton, Ont	14	280 00	280 00
McLaren, Frederick G	"	16	320 00	320 00
McLaren, Richard	"	14	280 00	280 00
McLaren, W. F	"	14	280 00	280 00
McLean, E. L	Toronto, Ont	5	100 00	100 00
McMurrich, Professor J. P	"	86	1,720 00	1,720 00
McMurrich, George, estate of	"	220	4,400 00	2,640 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McMurrich, Mrs. Minnie G	Toronto Ont	40	800 00	800 00
McNamara, Thomas	Peterboro, Ont	20	400 00	400 00
McTaggart, Miss Elizabeth	Toronto, Ont	50	1,000 00	1,000 00
Naftel, D. J	Goderich, Ont	10	200 00	200 00
Nairn, Alexander (estate of)	Toronto, Ont	30	600 00	600 00
National Trust Co. Ltd., (estate of H. C. Hammond)	"	125	2,500 00	2,500 00
National Trust Co. Ltd., in trust for Thomas Todd	"	200	4,000 00	4,000 00
Neilson, Alexander	London, Eng	30	600 00	600 00
Neilson, Hugh	Toronto, Ont	100	2,000 00	2,000 00
Nevitt, Mrs. E. E	"	25	500 00	500 00
Nicholson, E. A., exrs. of the late	Lewes, Sussex, England	40	800 00	800 00
Nicholson, Miss Jessie	"	80	1,600 00	1,600 00
Nicholson, W. E	"	80	1,600 00	1,600 00
Nicholai, Siegfried F	4 Josefplatz, Munich	16	320 00	320 00
Niehaus, Charles (estate of)	Toronto, Ont	125	2,500 00	2,500 00
Niven, J. K. (in trust)	"	60	1,200 00	1,200 00
Nordheimer, Samuel, estate of	"	300	6,000 00	6,000 00
Northern Life Assurance Co	London, Ont	250	5,000 00	5,000 00
Noxon, Mrs. Georgie E	Toronto, Ont	25	500 00	500 00
Oakshott, Elizabeth S	Bidson, Cheshire, Eng	50	1,000 00	1,000 00
O'Flynn, F. W., exrs. estate	Toronto, Ont	50	1,000 00	1,000 00
O'Flynn, H. H	"	50	1,000 00	1,000 00
O'Flynn, Philo W	Madoc, Ont	63	1,260 00	1,260 00
O'Flynn, F. E	Belleville, Ont.	62	1,240 00	1,240 00
Ogden, W. W. (in trust)	Toronto, Ont	24	480 00	385 00
Osborne, James Kerr (estate of)	"	355	7,100 00	7,100 00
Osler, Hammond & Nanton	Winnipeg, Man.	375	7,500 00	7,500 00
Osborne, J. P	Beamsville, Ont	5	100 00	100 00
Oxnard, George A.	Guelph, Ont.	40	800 00	800 00
Pann, Mrs. E. J	Los, Angeles, Cal	50	1,000 00	1,000 00
Parfitt, Albion	London, Ont.	50	1,000 00	1,000 00
Parker, Stephen J	Owen Sound, Ont.	400	8,000 00	8,000 00
Parlane, W. A.	Collingwood, Ont	15	300 00	300 00
Paterson, Rev. T. W	Deer Park, Toronto, Ont	84	1,680 00	1,680 00
Paterson, Mrs. Florence	Toronto, Ont	12	240 00	240 00
Paton, Miss Jean	"	50	1,000 00	1,000 00
Paton, John	"	60	1,200 00	1,200 00
Paton, Nigel F	Calcutta, India	30	600 00	600 00
Patton, Jos. C., M.D.	Toronto, Ont	155	3,100 00	3,100 00
Payne, Julian D., exrs. estate	New Orleans, La	20	400 00	400 00
Pearson, F. S. (estate of)	New York, N.Y.	1,250	25,000 00	25,000 00
Pellatt, Col. Sir Henry M., C.V.O	Toronto, Ont	304	6,080 00	6,080 00
Peine, Louis	New Hamburg, Ont	50	1,000 00	1,000 00
Pepper, Rev. John	West Toronto, Ont.	15	300 00	300 00
Perrin, Mrs. Miney	New York, N.Y.	125	2,500 00	2,500 00
Perry, Miss Elizabeth	Toronto, Ont	27	540 00	540 00
Peterkin, W. M	"	250	5,000 00	5,000 00
Peters, George	Peterboro, Ont	20	400 00	400 00
Phelps, E. S	Burlington, Iowa	50	1,000 00	1,000 00
Pipe, Harvey (surviving trustee)	Amherst, N.S	25	500 00	500 00
Poland, H. G	London, England	20	400 00	400 00
Pontifex, Bryan	Toronto, Ont	25	500 00	500 00
Porter, John G	"	30	600 00	600 00
Potts, James McC	Stirling, Ont.	10	200 00	200 00
Powell, James H. U	London, England	100	2,000 00	2,000 00
Price, Miss Lavinia	Toronto, Ont	10	200 00	200 00
Pringle, Mrs. Sara J	"	35	700 00	700 00
Provident Investment Co	"	107	2,140 00	2,140 00
Radley, Mrs. Elizabeth J	"	50	1,000 00	1,000 00
Ramsay, William	Stowe, Scotland	950	19,000 00	19,000 00
Rance, Miss Eva Frances	Blyth, Ont	3	60 00	60 00
Rennie, Mrs. Mary Ann	Bromley, Kent, Eng	20	400 00	400 00
Rance, Mrs. Harriet	Clinton, Ont	50	1,000 00	1,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Richard, Alfred	Montreal, Que	10	200 00	200 00
Ridout, Percival F	London, Eng	55	1,100 00	1,100 00
Robertson, John A	Toronto, Ont	25	500 00	500 00
Robinson, Mrs. Elizabeth	"	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	"	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broadstairs, Kent, Eng	100	2,000 00	2,000 00
Rogers, Dr. J. M	Ingersoll, Ont	18	360 00	360 00
Rogers, Mrs. Helen S	Peterboro, Ont	41	820 00	820 00
Rollo, Jennie S	Chicago, Ill	53	1,060 00	1,060 00
Rollo, W. F	"	56	1,120 00	1,120 00
Rollo, Evelyn L	"	53	1,060 00	1,060 00
Ross, Alexander	Liverpool, England	4	80 00	80 00
Ross, Hon. A. M., exrs. estate of	Toronto, Ont	50	1,000 00	1,000 00
Ross, Miss Caroline S	"	25	500 00	500 00
Ross, Charles G	Newmarket, Ont	35	700 00	700 00
Ross, Mrs. Mary S	"	25	500 00	500 00
Ross, Mrs. E. Phoebe	Port Hope, Ont	5	100 00	20 00
Routh, J. H., exors estate	Montreal, Que	20	400 00	400 00
Rowlands, R. F	Toronto, Ont	10	200 00	200 00
Royal Trust Company	Montreal, Que	333	6,660 00	6,660 00
Rumsey, C. S., exrs. estate of	St. Marys, Ont	10	200 00	200 00
Rumsey, Mrs. M. A. A	"	10	200 00	200 00
Ruston, Thomas	Georgetown, Ont	100	2,000 00	2,000 00
Royal Trust Company (trustee for Mrs Pipon)	Toronto, Ont	5	100 00	100 00
Ryan, Miss Eliazbeth	Lucan, Ont	34	680 00	680 00
Sauer, George	Toronto, Ont	2	40 00	40 00
Saylor, Wesley	Trenton, Ont	25	500 00	500 00
Schell, R. S., exrs. estate of	Brantford, Ont	80	1,600 00	1,600 00
Schell, H. P	New York, N.Y	20	400 00	400 00
Scholfield, W. G	West Toronto, Ont	10	200 00	200 00
Scott, Charles W	Toronto, Ont	60	1,200 00	1,200 00
Scott, George F	374 Margueretta St., Toronto, Ont	4	80 00	80 00
Scott, J. exrs., estate of	Toronto, Ont	100	2,000 00	2,000 00
Semple, Miss Jennie P	Toronto, Ont	35	700 00	700 00
Sewall, Mrs. Winnifred L	Hamilton, Ont	20	400 00	400 00
Sharpe, Miss Clara L	San Francisco, Cal	50	1,000 00	1,000 00
Sharpe, George, exrs. estate of	"	170	3,400 00	1,221 35
Shaw, Mrs. Isabella T	Hamilton, Ont	33	660 00	660 00
Sherrard, H. A	Toronto, Ont	77	1,540 00	1,540 00
Sherrard, Mrs. A. L	"	5	100 00	100 00
Shutt, Mrs. Charlotte	Ottawa, Ont	15	300 00	300 00
Sidey, J. Henry	Cobourg, Ont	20	400 00	400 00
Sinclair, Miss Janet	Unknown	13	260 00	260 00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate of)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont	83	1,660 00	1,660 00
Small, Miss Catherine G	Sarnia, Ont	36	720 00	720 00
Smedley, George F. & Co	Toronto, Ont	10	200 00	200 00
Smith, F. J. D	Newtonbrook, Ont	210	4,200 00	4,200 00
Smith, Alexander	Toronto, Ont	60	1,200 00	1,200 00
Smith, Dr. Andrew, exrs. estate of	Toronto General Trusts Corp., Toronto, Ont	40	800 00	800 00
Smith, D. King, M.D	Toronto, Ont	10	200 00	200 00
Smith, Mrs. Mary Ann, exrs. estate	National Trust Co., Toronto, Ont	270	5,400 00	5,400 00
Smith, H. B	Owen Sound, Ont	175	3,500 00	3,500 00
Smith, Davis & Co	Buffalo, N.Y	500	10,000 00	10,000 00
Smith, W. W	Raleigh, N.C	75	1,500 00	1,500 00
Smith, Marshall J., exrs. estate of	New Orleans, La	20	400 00	400 00
Sonkson, E	London, E.C., Eng	224	4,480 00	4,480 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Sproule, Miss E. J.	Springfield-on-Credit, Ont.	78	1,560 00	1,560 00
Stanley, Bernard	Lucan, Ont	300	6,000 00	6,000 00
Stanley, Mrs. Hannah E. (in trust)	"	8	160 00	160 00
Stanley, Mrs. Jennie	"	50	1,000 00	1,000 00
Stanley, Aljoe E.	"	37	740 00	740 00
Stanley, Miss Mary E.	"	61	1,220 00	1,220 00
Stanley, Miss Charlotte M.	"	39	780 00	780 00
Stanley, Albert E.	"	30	600 00	600 00
Stanley, Miss M. Lucretia	"	36	720 00	720 00
Stanley, Uriah M.	Brantford, Ont.	40	800 00	800 00
Stanway, F. N.	Toronto, Ont.	5	100 00	100 00
Staples, Mrs. Eliza	St. Thomas, Ont.	8	160 00	160 00
Stayner, Rev. Sutherland	Toronto, Ont	4	80 00	80 00
Stayner, Mrs. Harriet R.	"	6	120 00	120 00
Steele, Mrs. Annie E.	Belleville, Ont.	3	60 00	60 00
Stevenson, Miss Amy	Ancaster, Ont.	40	800 00	800 00
Stewart, Miss Ida A.	Woodstock, Ont.	25	500 00	500 00
Stewart, William	Toronto, Ont.	22	440 00	440 00
Stewart, Mrs. Margaret J.	Campbellford, Ont.	10	200 00	200 00
Stewart, Robert, exrs. estate of	Care of John Duncan, Toronto, Ont.	36	720 00	720 00
Stimson, G. A. & Co.	"	100	2,000 00	2,000 00
Stinson, H. E.	"	10	200 00	200 00
Stock, William H.	Liverpool, England	20	400 00	400 00
Stocking, Charles P.	Waubaushene, Ont.	200	4,000 00	4,000 00
Strachan, Miss Mary E. H.	Toronto, Ont	206	4,120 00	4,120 00
Strathy, A. G.	"	32	640 00	640 00
Strathy, J. R.	"	30	600 00	600 00
Strathy, Miss Elizabeth M.	"	30	600 00	600 00
Strathy, G. B.	"	30	600 00	600 00
Strong, Arthur Douglas Dawker	Galt, Ont.	20	400 00	400 00
Summer, Mrs. Elizabeth	Beckenham, Kent, Eng.	19	380 00	380 00
Swain, W. J.	Collingwood, Ont.	30	600 00	600 00
Symons, Miss Eliza F.	Toronto, Ont.	13	260 00	260 00
Taekaberry, Mrs. Catherine, exrs. estate	Care of R. J. Tackaberry Toronto, Ont.	25	500 00	500 00
Talbut, Mareus, exrs. estate	Unknown	5	100 00	100 00
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00	280 00
Taylor, Miss Mary L.	"	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H., exrs. estate of	Care of F. Roper, Toronto, Ont.	3	60 00	60 00
Thomas, Mrs. M. M.	Quebec, Que.	47	940 00	940 00
Thompson, Mrs. Cassie B.	Brampton, Ont.	5	100 00	100 00
Thompson, J. B.	St. Marys, Ont.	15	300 00	300 00
Thompson, Robert, exrs. estate	Care of R. W. Thompson Pelham Place, Toronto, Ont.	847	16,940 00	16,940 00
Thomson, Alexander	Glasgow, Scot.	24	480 00	480 00
Thomson, Malcolm	Montreal, Que.	130	2,600 00	2,600 00
Thorburn, Miss Mary, exrs. estate of	Care of J. T. and D. T. Symons, Toronto, Ont.	4	80 00	80 00
Tidswell, W. C., exer., estate of	Care of Kate Ethel Tidswell, Hamilton, Ont.	100	2,000 00	2,000 00
Tingle, John	Wexford, Ont.	13	260 00	260 00
Toronto General Trusts Corp., exrs. estate A. Robertson	Toronto, Ont.	50	1,000 00	1,000 00
Toronto General Trusts Corp., exrs. estate C. C. Baines	"	2	40 00	40 00
Toronto General Trusts Corp., exrs. estate Jane Kirkland	"	166	3,320 00	3,320 00
Torrance, Rev. Robert	Guelph, Ont.	10	200 00	200 00
Townley, Mrs. W. R.	Chicago, Ill.	24	480 00	480 00
Van Der Linde, Harold	Plainfield, N.Y.	56	1,120 00	1,120 00
Van Heynigen, A. E., estate of	Care of Mary W. Heynigen, Mobile, Ala	100	2,000 00	2,000 00

THE WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Vogel, Phillipp Jacob and Camille Soyka	London, E.C., Eng.	60	1,200 00	1,200 00
Waddell, John	Orono, Ont.	25	500 00	500 00
Wade, Mrs. Lillie M.	Brighton, Ont.	17	340 00	340 00
Wadhams, John M.	Goshen, Conn.	18	360 00	360 00
Wadhams, Julia E.	"	16	320 00	320 00
Wadhams, Mrs. Mary P.	"	30	600 00	600 00
Wadhams, Robert P.	"	16	320 00	320 00
Wainwright, C. S.	Toronto, Ont.	10	200 00	200 00
Walker, Mrs. Clara R.	"	34	680 00	680 00
Walker, Warren J.	"	2	40 00	40 00
Wallace, Mrs. Henrietta	"	20	400 00	400 00
Ward, R. H., Bretherton	Liverpool, Eng.	50	1,000 00	1,000 00
Warwick, Guy F.	Toronto, Ont.	290	5,800 00	5,800 00
Warwick, R. D.	"	10	200 00	200 00
Watson, Thomas	"	150	3,000 00	3,000 00
Webb, Albert E. (in trust)	Los Angeles, Cal.	1,056	21,120 00	21,120 00
Webster, Alfred F. (in trust)	Toronto, Ont.	21	420 00	420 00
Weir, Robert	"	5	100 00	100 00
White, Miss Alice	Montreal, Que.	5	100 00	100 00
Whitelaw, Mrs. Sarah	Fairbank, Ont.	11	220 00	220 00
Wilkes, Alfred J.	Brantford, Ont.	2	40 00	40 00
Williamson, H. W., estate of	Care of W. Williamson, Toronto, Ont.	10	200 00	200 00
Wills, Miss Annie	Toronto, Ont.	31	620 00	620 00
Wills, Miss Annie (exec.)	"	1	20 00	20 00
Wills, Miss Eliza, exrs. estate of	"	31	620 00	620 00
Wills, Miss Susan	"	31	620 00	620 00
Wills, Miss Wilhelmina	"	31	620 00	620 00
Wills, Thomas (J. E. Wills exec. estate of)	Care of Wills and Wright Belleville, Ont.	125	2,500 00	2,500 00
Wilson, C. S., exr. estate of	Care of John Stark & Co., Toronto, Ont.	1,200	24,000 00	24,000 00
Wintle, Cyril & Co.	London, Eng.	30	600 00	600 00
Wood, E. R. & W. B. Meikle (in trust)	Toronto, Ont.	500	10,000 00	10,000 00
Wood, E. R.	"	75	1,500 00	1,500 00
Wood, Lewis P.	"	56	1,120 00	1,120 00
Wood, H. H.	"	56	1,120 00	1,120 00
Wood, Mrs. Margaret F.	Nashville, Tenn.	50	1,000 00	1,000 00
Wood, S. Casey	Toronto, Ont.	56	1,120 00	1,120 00
Wood, Hon. S. C., estate of	Care of S. Casey Wood, Toronto, Ont.	3	60 00	60 00
Wood, Miss Lucinda, J.	Brantford, Ont.	53	1,060 00	1,060 00
Young, Mrs. Margaret	Toronto, Ont.	12	240 00	240 00
Young, J. A. Jr.	"	13	260 00	260 00
Young, W. E.	"	2	40 00	40 00
Zepf, Otto	Montreal, Que.	5	100 00	100 00
Total Common Stock		75,000	$1,500,000 00	$1,484,625 65
Total Preferred Stock		50,000	1,000,000 00	1,000,000 00
Totals		125,000	$2,500,000 00	$2,484,625 65

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND FOREIGN COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1915

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

The British Dominions General Insurance Company, Limited.
Caledonian Insurance Company.
Commercial Union Assurance Company, Limited.
General Accident Fire and Life Assurance Corporation, Limited.
Compagnie d'Assurances Générales contre l'Incendie.
Guardian Assurance Company, Limited.
The Liverpool and London and Globe Insurance Company, Limited.
The Marine Insurance Company, Limited.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
North British and Mercantile Insurance Company.
The Northern Assurance Company, Limited.
The Norwich Union Fire Insurance Society, Limited.
The Ocean Marine Insurance Company. Limited.
Compagnie Française du Phenix.
Railway Passengers Assurance Company.
The Royal Insurance Company of Canada, Limited
The Scottish Union and National Insurance Company.
Sun Insurance Office.
L'Union Compagnie d'assurances contre l'incendie.
The Yorkshire Insurance Company, Limited.

ALLIANCE ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

FIRE INSURANCE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of Fire Insurance Fund at the beginning of the year:			Claims under policies paid and outstanding		530,097 2 8
Reserve for unexpired risks	£544,350 0 0		Commission		185,362 17 1
Additional reserve	1,577,007 0 0		Expenses of management		330,653 5 3
		2,121,357 0 0	Contributions to fire brigades		12,466 8 1
Premiums		1,355,005 19 7	Transferred to Profit and Loss Account (Second schedule):—		
Interest, dividends and rents	£ 94,362 19 2		(*a*) Underwriting surplus on the year's Fire Account	£ 296,426 6 6	
Less Income tax thereon	11,358 6 2		(*b*) Interest, dividends and rents, *less* Income tax thereon	£ 83,004 13 0	
		83,004 13 0			379,430 19 6
			Amount of Fire Insurance Fund at the end of the year, as per Third schedule (Balance Sheet).		
			Reserve for unexpired risks, being 40 per cent of premium income for the year	£ 542,003 0 0	
			Additional reserve	1,579,354 0 0	
					2,121,357 0 0
	£3,559,367 12 7				£ 3,559,367 12 7

ALLIANCE—*Concluded.*

PERSONAL ACCIDENT INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Personal Accident Insurance Fund at the beginning of the year:—				Payments under policies, including medical and legal expenses in connection therewith			
Reserve for unexpired risks £	4,399	0	0		4,848	12	11
Total estimated liability in respect of outstanding claims	1,359	0	0	Commission	1,341	0	0
Additional reserve	13,283	0	0	Expenses of management	2,486	1	9
	19,041	0	0	Transferred to Profit and Loss Acct (2nd schedule)	2,243	6	3
Premiums	10,212	13	5	Amount of Personal Accident Insurance Fund at the end of the year, as per Third schedule (Balance Sheet):—			
Interest, dividends and rents £	803	0	8	Reserve for unexpired risks, being 40 per cent of premium income for the year £	4,086	0	0
Less Income tax thereon	96	13	2	Total estimated liability in respect of outstanding claims, as per Fourth schedule (C), to be deposited with the Board of Trade	616	0	0
	706	7	6	Additional reserve	14,339	0	0
					19,041	0	0
£	29,960	0	11	£	29,960	0	11

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	1,025,815	15	3	Dividends, *less* Income tax, to shareholders	387,655	6	1
Interest, dividends and rents not carried to other accounts £	68,976	9	4	Property tax and Income tax on profits	52,841	9	2
Less Income tax thereon	8,492	2	9	Applied in reduction of Office Premises Account	13,026	17	9
	60,484	6	7	Reserve for Contingencies arising out of the War	100,000	0	0
Transferred from Fire Insurance Account	379,430	19	6	Balance as per Third schedule (Balance Sheet)	1,014,227	15	6
Transferred from Marine Insurance Account	38,274	0	10				
Transferred from Personal Accident Insurance Account	2,243	6	3				
Transferred from Employers' Liability Insurance Account	36,549	15	11				
Transferred from Miscellaneous Insurance Account	24,382	18	8				
Transfer and Registration Fees	570	5	6				
£	1,567,751	8	6	£	1,567,751	8	6

BALANCE SHEET.

Liabilities.	£ s. d.	£ s. d.
Authorized and Subscribed Capital £5,450,000, consisting of 250,000 original shares and 450,000 new shares, each new share carrying the same right to dividend and assets as each original share:—		
Issued { 250,000 original shares of £20 each, with £2 4s. 0d. per share paid up		
Issued { 450,000 new shares of £1 each (fully paid)		
	1,000,000 0 0	
Life Assurance Fund	16,868,110 3 3	
Annuity Fund	1,493,296 16 10	
Fire Insurance Fund	2,121,357 0 0	
Marine Insurance Fund	617,027 15 0	
Personal Accident Insurance Fund (including £616 for estimated outstanding claims)	19,041 0 0	
Employers' Liability Insurance Fund (including £67,722 for estimated outstanding claims)	292,516 0 11	
Miscellaneous Insurance Fund	187,852 14 3	
General Fund	109,744 0 5	
Sinking Fund and Capital Redemption Fund	890,937 14 3	
Reserve for contingencies arising out of the war	100,000 0 0	
Profit and Loss Account	1,014,227 15 6	
	£24,720,711 0 5	
Claims admitted or intimated, but not paid—		
Life Assurance	283,443 6 7	
Fire Insurance	118,712 0 9	
Marine Insurance	102,231 0 0	
Miscellaneous Insurance	14,758 8 11	
Sinking Fund and Capital Redemption	900 0 0	
Annuities due and unpaid	1,009 3 0	
Outstanding dividends	1,006 13 3	
Sundry creditors—		
Life Assurance Account	48,931 4 7	
Fire Insurance Account	58,872 4 7	
Marine Insurance Account	5,206 14 1	
Personal Accident Insurance Account	72 9 10	
Employers' Liability Insurance Account	4,022 8 8	
Miscellaneous Insurance Account	1,910 0 11	
Miscellaneous creditors	54,003 10 2	
	£25,415,790 5 9	

Assets.	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom	5,041,517 1 11	
Mortgages on property out of the United Kingdom	154,599 12 0	
Loans on parochial and other public rates	602,793 15 1	
" life interests	877,340 18 4	
" reversions	358,794 10 9	
" rent charges	182,302 19 8	
" stocks and shares	49,370 0 0	
" company's policies within their surrender value	1,293,373 5 9	
" personal security	63,257 1 8	
" miscellaneous securities	55,477 16 7	
Investments (at book values)—		
Deposit with the High Court—		
India, 3½ per cent stock, 1931	21,250 0 0	
London County Consolidated 3½ per cent stock	18,200 0 0	
British Government securities	1,765,340 17 4	
Municipal and County securities, United Kingdom	508,877 0 0	
Indian and Colonial Government securities	1,209,112 16 4	
Indian and Colonial Provincial securities	160,220 0 0	
Indian and Colonial Municipal securities	709,292 12 3	
Foreign Government securities	1,770,817 15 10	
" Provincial securities	33,185 0 0	
" Municipal securities	374,766 14 9	
Railway and other debentures and debenture stocks—		
Home and Foreign	4,192,095 7 10	
Railway and other preference and guaranteed stocks	1,340,467 0 0	
" ordinary stocks	994,304 0 0	
Stocks and shares (other than railway stocks)	476,805 0 0	
Rent charges	3,107 11 11	
Freehold ground rents	210,188 0 0	
Leasehold ground rents	75,255 10 11	
House property	1,014,035 16 10	
Life interests	14,546 6 0	
Reversions	440,877 11 6	
Agents' balances	532,205 17 11	
Sundry debtors	18,783 1 3	
Outstanding premiums	44,097 17 0	
Outstanding interest, dividends, and rents	24,491 16 6	
Interest, dividends and rents accrued, but not payable	248,321 17 6	
Bills receivable	16,655 8 0	
Cash:		
On deposit	231,934 0 0	
In hand and on Current Account	161,724 4 4	
	£25,415,790 5 9	

THE ATLAS ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

FIRE DEPARTMENT.

The net premiums were £1,093,594 : 5 : 9, and the losses £519,288 : 8 : 11, being 47·4 per cent of the premiums. The underwriting surplus of the account is £165,235 : 11 : 0, and after adding £21,456 : 0 : 3 to the reserve for unexpired risks, there remains a profit of £143,779 : 10 : 9, which has been transferred to Profit and Loss Account. From this account a sum of £78,543 : 19 : 9 has been carried back to the Fire Insurance Fund making it £1,319,064 : 3 : 5.

PROFIT AND LOSS ACCOUNT.

The Profit and Loss Account shows profits (with interest) of £217,374 : 9 : 5, which, together with £45,546 : 18 : 8 brought forward from last year, shows a total of £262,921: 8 : 1, which has been appropriated as follows:—

	£	s.	d.
In payment of Income tax on profits	10,850	5	0
In payment of interest on debenture stock	3,922	15	2
Transfer to Shareholders' Investment Reserve Fund, to meet depreciation	31,475	0	0
Transfer to Fire Insurance Fund (additional reserve)	78,543	19	9
Transfer to Employers' Liability, Accident and General Insurance Funds (additional reserve)	10,000	0	0
Dividend for 1915	76,266	13	4
Carried forward	51,862	14	10
	£ 262,921	8	1

DIVIDEND.

The directors have declared a dividend for the year 1915 of eight shillings per share, being 33⅓ per cent upon the paid-up capital of the company, and amounting to £88,000 : 0 : 0, less Income tax, £11,733 : 6 : 8, net £76,266 : 13 : 4.

Three shillings per share, or £28,600, was paid in October last, and the balance of five shillings per share will be paid on the 29th instant.

FUNDS.

The funds of the company after payment of dividend will stand as follows:—

	£	s.	d.
Fire Insurance Fund	1,319,064	3	5
Employers' Liability, Accident and General Insurance Funds	69,011	11	9
Sinking Fund and Capital Redemption Fund	132,182	7	1
Contingency Fund	21,850	2	9
Shareholders' Investment Reserve Fund	56,475	0	0
Profit and Loss Balance	51,862	14	10
Total Shareholders' Funds	£ 1,650,445	19	10
Life Funds	2,292,517	6	0
Total funds of the company	£ 3,942,963	5	10
Policyholders have the additional security of—			
Paid-up capital	264,000	0	0
Uncalled capital	1,936,000	0	0
Total security for policyholders	£ 6,142,963	5	10

THE ATLAS—*Continued.*

FIRE INSURANCE ACCOUNT.

	£	s. d.		£	s. d.
Amount of Fire Insurance Fund at the beginning of the year:—			Claims under policies paid and outstanding	513,869 2 6	
Reserve for unexpired risks, being 40 per cent of premium income for the year 1914	415,981 14 1		Contributions to Fire Brigades	5,419 6 5	
Additional reserve	803,082 9 4				519,288 8 11
		1,219,064 3 5	Commission		212,681 6 10
Premiums		1,093,594 5 9	Expenses of management		179,238 7 8
Interest, dividends and rents	42,190 9 2		State and municipal taxes (foreign)		17,150 11 4
Less Income tax thereon	3,458 3 5		Transfers to Profit and Loss Account, viz.:		
		38,732 5 9	Profit	143,779 10 9	
Transfer from Profit and Loss Account		78,543 19 9	Interest	38,732 5 9	
					182,511 16 6
			Amount of Fire Insurance Fund at the end of the year:—		
			Reserve for unexpired risks, being 40 per cent of premium income for the year 1915	437,437 14 4	
			Additional reserve	881,626 9 1	
					1,319,064 3 5
	£	2,429,934 14 8		£	2,429,934 14 8

PROFIT AND LOSS ACCOUNT.

	£	s. d.	£	s. d.		£	s. d.
Balance brought forward			45,546 18 8		Income tax on profits for year ending 5th April, 1915		10,850 5 0
Interest, dividends and rents not carried to other accounts	15,816 1 4				Interest on debenture stock		3,922 15 2
Less Income tax thereon	2,108 16 2				Transfer to Shareholders' Investment Reserve Fund to meet estimated depreciation in securities during 1915		31,475 0 0
	£ 13,707 5 2				Transfer to Fire Insurance Fund		78,543 19 9
Interest, *less* tax, from Fire Account	38,732 5 9				Transfer to Employers' Liability, Accident, and General Insurance Fund		10,000 0 0
Interest from Employers' Liability, Accident and General Account	1,503 9 3				Interim dividend, *less* tax (1915 account) paid 30th October, 1915	£ 28,600 0 0	
			53,943 0 2		Provision for completion of dividend for the year (1915), *less* tax payable 29th April, 1916	47,666 13 4	
Profit from Fire Account			143,779 10 9				76,266 13 4
Profit from Employers' Liability, Accident and General Acct			13,423 6 0				
Percentage on life business in lieu of share of quinquennial profits			6,180 0 0		Balance carried forward		51,862 14 10
Transfer fees			48 12 6				
		£ 262,921 8 1				£	262,921 8 1

THE ATLAS—*Concluded.*

BALANCE SHEET.

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	354,251	14	11
" " out of the United Kingdom	31,000	0	0
Loans on parochial and other public rates	122,165	10	2
" life interests	67,350	0	0
" reversions	8,900	0	0
" company's policies within their surrender values	174,983	0	5
" policies in other offices	4,610	0	0
Investments—			
Deposit with the High Court, viz.:			
London County Council 3 per cent stock	20,000	0	0
British Government securities	253,860	13	3
Municipal and county securities, United Kingdom	24,207	0	0
Indian and Colonial Government securities	459,556	5	2
" " provincial securities	93,067	13	10
" " municipal securities	134,885	6	4
Foreign Government securities	397,394	7	10
" provincial securities	123,029	4	5
" municipal securities	215,658	16	7
Railway and other debentures and debenture stock—			
Home and Foreign	902,336	5	10
Railway and other preference and guaranteed stocks	217,545	6	1
" ordinary stocks	93,033	15	11
Stocks and shares (other than railway stocks)	216,474	17	3
Copyhold ground rents	10,676	6	0
House and landed property	245,416	15	0
Life interests	5,559	0	0
Reversions	2,120	5	0
	£ 4,178,082	4	0
Branch and agents' balances	320,003	9	9
Due by other offices for reinsurances	26,585	18	10
Outstanding premiums	25,474	15	7
" commission and other accounts	20,259	7	5
" interest, dividends and rents	3,373	2	8
Interest, dividends and rents accrued but not payable	43,721	17	10
Bills receivable	721	6	0
Cash—			
On deposit	66,798	12	1
In hand and on current account	72,071	5	8
	£ 4,757,091	19	10

LIABILITIES.	£	s.	d.
Capital subscribed: £2,200,000, in 220,000 shares of £10 each, £1 4s. paid	264,000	0	0
"Essex & Suffolk" 4 per cent debenture stock	97,276	0	0
Life Assurance and Annuity Funds	2,122,517	6	0
Investment Reserve Funds	226,475	0	0
Fire Insurance Fund	1,319,064	3	5
Employers' Liability, Accident and General Insurance Funds	69,011	11	9
Sinking Fund and Capital Redemption Insurance Fund	132,182	7	1
Contingency Fund	21,850	2	9
Provision for completion of dividend for the year (1915), payable 29th April, 1916	47,666	13	4
Profit and Loss Balance	51,862	14	10
	£ 4,351,905	19	2
Claims admitted or intimated but not paid—			
Life Assurance	52,427	16	8
Fire Insurance	113,301	2	5
Due to other offices for reinsurances	207,137	3	0
Sundry unclaimed dividends and debenture stock interest	1,388	18	0
Outstanding commission and other accounts	29,184	1	7
Bills payable	1,746	19	0
	£ 4,757,091	19	10

THE CALIFORNIA INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1915.

INCOME.

Total premium income	$ 448,211 98
Gross cash received for interest and dividends	44,517 43
Rents	7,200 00
Gross profit on sale or maturity of bonds and stocks	5,632 50
Gross increase, by adjustment, in book value of bonds and stocks	7,382 50
Total income	$ 512,944 41

DISBURSEMENTS.

Net amount paid for claims	$ 197,629 85
Expenses of adjustment and settlement of claims	7,040 89
Commissions or brokerage	73,039 13
Aollwances to local agencies for miscellaneous agency expenses	1,081 63
Salaries, $15,254.55; and expenses, $13,806.93, of special and general agents	29,061 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	42,115 29
Rents	3,162 19
Underwriters' boards and tariff associations	6,801 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,050 58
Inspections and surveys	2,146 00
Taxes on real estate	548 06
State taxes on premiums, Insurance Department licenses and fees	11,746 66
All other licenses, fees aad taxes	4,245 80
Agents' balances charged off	3,017 43
Gross loss on sale or maturity of bonds	4,500 00
Gross decrease, by adjustment, in book value of ledger assets	68,918 75
All other disbursements	62,754 17
Total disbursements	$ 518,859 88

LEDGER ASSETS.

Book value of real estate	$ 70,000 00
Mortgage loans on real estate, first liens	316,710 19
Loans secured by pledge of bonds, stocks or other collateral	35,000 00
Book value of bonds and stocks	465,839 74
Cash on hand, in trust companies and in banks	103,355 53
Agents' balances and bills receivable	118,318 47
Disbursements due to failure of American Trust Co. (Recoverable from Receiver)	44,742 54
Total ledger assets	$ 1,153,966 47

NON-LEDGER ASSETS.

Interest due aad accrued	$ 15,110 40
Recoverable from reinsurers on paid losses	3,079 49
Gross assets	$ 1,172,156 36
Deduct assets not admitted	107,833 79
Total admitted nssets	$ 1,064,322 57

LIABILITIES.

Net amount of unpaid claims	$ 20,292 30
Total unearned premiums	396,035 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	750 00
Taxes due and accrued, estimated	8,750 00
Contingent commissions or other charges, due or accrued	3,500 00
Total liabilities except capital stock	$ 429,327 80
Capital paid up in cash	400,000 00
Surplus over all liabilities	234,994 77
Total liabilities	$ 1,064,322 57

EXHIBIT OF PREMIUMS.

Amount of fire risks written or renewed during the year	$67,759,622 00
Premiums thereon	923,347 99
Amount of risks terminated during the year	68,928,372 00
Premiums thereon	959,097 60
Net amount in force at December 31, 1915	57,037,180 00
Premiums thereon	755,851 20

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

General Business Statement for the Year ending December 31, 1915.

REVENUE ACCOUNT.

	£ s. d.	£ s. d.	Dec. 31	£ s. d.	£ s. d.
Amount of Insurance Fund at the beginning for the year:—			Payments under Policies, including Medical and Legal Expenses in connection therewith	1,036,857 12 9	
Reserve for unexpired risks	772,871 0 0		Commission	413,141 12 5	
Total estimated liability in respect of outstanding losses	482,591 11 0		Expenses of management	152,296 18 5	
		1,255,462 11 0	Contributions to fire brigades	940 12 9	
Premiums	1,863,816 9 4		Bad debts	1,755 8 2	
Adjustment of exchange	3,787 6 2				1,604,992 4 6
Transfer fees	36 10 0		Amount of Insurance Fund at the end of the Year:—		
		1,867,640 5 6	Reserve for Unexpired Risks	745,527 0 0	
			Total estimated liability in respect of outstanding losses	626,202 1 1	
					1,371,729 1 1
			Balance transferred to Profit and Loss Account		146,381 10 11
		£3,123,102 16 6			£3,123,102 16 6

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance from Revenue Account		146,381 10 11	Expenses not charged to other accounts—		
			Taxes	80,777 6 4	
Interest and rents		88,013 15 11	Miscellaneous	27,651 19 5	
					108,429 5 9
			Amount written off investments		12,969 19 10
			Dividend, 1915—		
			Interim	25,000 0 0	
			Provision for final	55,000 0 0	
					80,000 0 0
			Transferred to General Reserve Fund		32,996 1 3
		£234,395 6 10			£234,395 6 10

BALANCE SHEET.

Dr. Liabilities.	£ s. d.	£ s. d.
Shareholders' Capital—		
100,000 shares, £10 each, $1,000,000.		
To Capital—100,000 shares, £2 paid		200,000 0 0
Amounts due to other companies and agents	57,884 18 4	
Unclaimed dividends	300 3 0	
Outstanding commission	83,729 16 8	
Outstanding expenses	32,773 6 5	
Loss Deposit Accounts	252 14 8	
Loan Account	68,377 10 7	
		243,318 9 8
Provision in Profit and Loss Account for final dividend, 1915		55,000 0 0
Reserves—		
For unexpired risks	745,527 0 0	
For outstanding losses	626,202 1 1	
Investment reserve	119,043 3 10	
General reserve	925,709 15 5	
		2,416,482 0 4
		£ 2,914,800 10 0

Assets.	£ s. d.	Cr. £ s. d.
By mortgages on property within the United Kingdom		7,000 0 0
Investments—		
British Government securities	224,056 5 0	
Bank of England stock	11,544 7 4	
Indian and Colonial Government securities	91,723 7 11	
Indian and Colonial Provincial securities	34,945 16 3	
Indian and Colonial Municipal securities	73,091 6 2	
Foreign Government securities	268,308 18 0	
Foreign Provincial securities	30,788 7 4	
Foreign Municipal securities	586,520 15 11	
Railway and other debentures and debenture stock—Home and Foreign	926,851 8 3	
Railway and other preference and guaranteed stocks	22,022 3 4	
Railway and other ordinary stocks	16,770 16 4	
House property	68,763 17 2	
		2,355,387 9 0
Branch and agency balances		433,809 13 10
Interest and rents accrued		29,100 1 6
Cash—		
On deposit	1,450 0 0	
In hand and on Current Account	42,149 12 6	
		43,599 12 6
Amounts due from other companies		45,903 13 2
		£ 2,914,800 10 0

FIREMEN'S INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1915.

INCOME.

Total premium income	$ 2,725,239 91
Interest and dividends	269,322 77
Cash received for rents	91,589 77
Income tax, withheld at source	282 69
Borrowed money	135,000 00
Agents' balances previously charged off	579 70
Total income	$ 3,222,014 84

DISBURSEMENTS.

Net amount paid for losses	$ 1,454,486 08
Expenses of adjustment and settlement of losses	42,741 80
Commissions or brokerage	644,532 28
Allowances to local agencies for miscellaneous agency expenses	2,967 75
Salaries, $53,267.85; and expenses, $38,471.62, of special and general agents	91,739 47
Salaries, fees and all other charges of officers, directors, trustees and home office employees	137,818 65
Rents	22,751 08
Underwriters' boards and tariff associations	38,094 90
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	18,167 35
Inspections and surveys	11,733 04
Taxes on real estate	24,847 26
State taxes on premiums, Insurance Department licenses and fees	82,323 66
All other licenses, fees and taxes	19,826 76
Paid stockholders for interest or dividends	240,000 00
Agents' balances charged off	261 30
Gross decrease, by adjustment, in book value of bonds	1,375 00
Borrowed money	185,000 00
Interest on borrowed money	3,108 27
All other disbursements	96,950 14
Total disbursements	$ 3,118,724 79

LEDGER ASSETS.

Book value of real estate	$ 1,074,129 63
Mortgage loans on real estate, first liens	2,491,700 00
Book value of bonds and stocks	1,944,296 66
Cash on hand, in trust companies and in banks	198,592 70
Agents' balances	481,851 96
Total ledger assets	$ 6,190,570 95

NON-LEDGER ASSETS.

Interest due and accrued	51,284 15
Rents due	1,558 74
Market value of bonds and stocks over book value	830,255 20
Reinsurance due on losses already paid	6,635 01
Gross assets	$ 7,080,304 05
Deduct assets not addmitted	33,540 60
Total admitted assets	$ 7,046,763 45

LIABILITIES.

Net amount of unpaid losses and claims	$ 345,998 02
Total unearned premiums	2,955,812 47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
Federal, State and other taxes due or accrued (estimated)	26,000 00
Contingent commissions or other charges due or accrued	6,000 00
Principal unpaid on scrip or certificate of profits	2,332 84
All other liabilities	282 69
Total liabilities (not including capital stock)	$ 3,337,926 02
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	2,708,837 43
Total liabilities	$ 7,046,763 45

FIREMEN'S INSURANCE COMPANY.—*Concluded.*

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$414,525,007 00
Premiums thereon	4,324,319 88
Amount of risks terminated	384,581,969 00
Premiums thereon	4,123,649 66
Net amount in force at December 31, 1915	587,268,627 00
Premiums thereon	5,782,912 34

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

FIRE ACCOUNT.

The fire premiums, after deduction of reinsurances, amounted to £285,043 : 1 : 2. The losses by fire, less reinsurances, were £138,336 : 19 : 1, or 48·53 per cent of the premium income. The expenses of every description, including commission, amounted to £100,119 : 0 : 3, and were at the rate of 35·12 per cent of the net premium income. The fire reserves have been increased by £15,618 to £314,018, and £43-209 : 9 : 4 has been carried to the Profit and Loss Account.

EMPLOYERS' LIABILITY ACCOUNT.

The income of this department amounted to £34,075 : 16 : 1, and the outgoings of all descriptions to £24,948 : 3 : 5. The reserve for unexpired risk amounts to £13,143, and £10,450 : 12 : 8 has been carried to the Profit and Loss Account.

ACCIDENT ACCOUNT.

The income amounted to £16,550 : 1 : 1, and the claims, commission, expenses and bonus to policy-holders to £14,116 : 3 : 1. The reserve for unexpired risk amounts to £6,475, and £3,115 : 18 : 0 has been carried to the Profit and Loss Account.

PROFIT AND LOSS ACCOUNT.

The sum of £263,193 : 13 : 10 was brought forward from 1914. To that amount have been added from the Fire Account, £43,209 : 9 : 4; from the Employers' Liability Account, £10,450 : 12 : 8; from the Accident Account, £3,115 : 18 : 0; from the General Account, £9,955 : 15 : 8; and from the Fixed Term Assurance Fund, £1,403, making, with interest, £34,320 : 2 : 9, and transfer fees, £34 : 17 : 6, a total of £365,683 : 9 : 9. Thereout have been paid for dividends to shareholders, £77,250; for interest on debentures, £8,833 : 2 : 0; for expenses of management, £4,000; and for income tax, £11,135 : 8 : 3; leaving a balance of £264,464 : 19 : 6 to be carried forward as a general reserve, and to support future dividends.

ASSETS AND INCOME.

The assets of the company at the close of the year amounted to £9,822,309 : 1 : 0, and the total income to £1,355,189 : 17 : 1.

DIVIDEND.

The directors recommend the payment of a dividend for the year now current of 8s. per share, less income tax, and payable half-yearly on the 31st May and 30th November.

The Law Union and Rock—*Continued.*

FIRE ACCOUNT.

	£	s. d.		£	s. d.
Fire Reserve Fund—			Claims under policies paid and outstanding (*less* reinsurances)	138,336	19 1
Premium reserve for unexpired risks £ 98,400 0 0			Commission	36,430	19 3
General fire reserve 200,000 0 0			Expenses of management	60,712	5 5
	298,400	0 0	Contributions to fire brigades	2,975	15 7
Premiums received, *less* reinsurances	285,043	1 2	Carried to Profit and Loss Account	43,209	9 4
Interest, dividends and rents £ 13,112 14 11			Fire Insurance Fund at the end of the year—		
Less income tax 872 7 5			Reserve for unexpired risks, being 40 per cent of the premium income for the year £ 114,018 0 0		
	12,240	7 6	General fire reserve 200,000 0 0		
				314,018	0 0
	£ 595,683	8 8		£ 595,683	8 8

EMPLOYERS' LIABILITY ACCOUNT.

	£	s. d.		£	s. d.
Employers' Liability Insurance Fund at the beginning of the year—			Payments under policies, including medical and legal expenses in connection therewith	14,984	17 5
Reserve for unexpired risks £ 14,362 0 0			Commission	4,846	5 0
Total estimated liability in respect of outstanding claims 16,790 0 0	31,152	0 0	Expenses of management	5,117	1 0
			Carried to Profit and Loss Account	10,450	12 8
Premiums received, *less* reinsurances	32,856	3 8	Employers' Liability Insurance Fund at the end of the year—		
Interest, dividends and rents £ 1,306 9 10			Reserve for unexpired risks, being 40 per cent of the premium income for the year £ 13,143 0 0		
Less income tax 86 17 5			Total estimated liability in respect of outstanding claims 16,686 0 0		
	1,219	12 5		29,829	0 0
	£ 65,227	16 1		£ 65,227	16 1

THE LAW UNION AND ROCK—*Concluded.*

ACCIDENT ACCOUNT.

	£	s. d.		£	s. d.
Accident Insurance Fund at the beginning of the year—			Payments under policies, including medical and legal expenses in connection therewith	7,413	15 5
Reserve of unexpired risks £ 6,509 0 0			Commission	3,161	6 0
Total estimated liability in respect of outstanding claims 2,916 0 0			Expenses of management	2,521	2 8
	9,425	0 0	Bonus to policyholders	1,019	19 0
Premiums received, *less* reinsurances	16,187	13 7	Carried to Profit and Loss Account	3,115	18 0
Interest, dividends and rents £ 388 3 6			Accident Insurance Fund at the end of the year—		
Less income tax 25 16 0			Reserve for unexpired risks, being 40 per cent of the premium income for the year £ 6,475 0 0		
	362	7 6	Total estimated liability in respect of outstanding claims 2,268 0 0		
				8,743	0 0
	£ 25,975	1 1		£ 25,975	1 1

PROFIT AND LOSS ACCOUNT.

	£	s. d.		£	s. d.
Balance at the beginning of the year	263,193	13 10	Dividends to shareholders for the year ended 31st December, 1915, *Less* income tax £ 77,250 0 0		
Interest, dividends and rents not carried to other accounts £ 36,766 3 9			Interest on debenture stock, *less* income tax 8,833 2 0		
Less income tax 2,446 1 0				86,083	2 0
	34,320	2 9	Expenses not charged to other Accounts	4,000	0 0
Brought from Fire Account	43,209	9 4	Income tax	11,135	8 3
" Employers' Liability Account	10,450	12 8	Balance at the end of the year	261,464	19 6
" Accident Account	3,115	18 0			
" General Account	9,955	15 8			
" Fixed Term Assurance Account	1,403	0 0			
Transfer fees	34	17 6			
	£ 365,683	9 9		£ 365,683	9 9

BALANCE SHEET.

Liabilities.	£	s.	d.	£	s.	d.
Capital—						
Subscribed	£ 1,575,000					
(150,000 £10 shares 12s. paid, and 75,000 £1 shares fully paid.)						
Paid-up				165,000	0	0
Debenture stock				249,591	0	0
Life Assurance Fund				8,060,892	9	10
Fire Reserve Fund				314,018	0	0
Profit and Loss Account				264,464	19	6
Investment Reserve Funds—						
Life	£ 123,936	9	1			
Proprietors'	25,392	17	6			
				149,329	6	7
Fixed Term Assurance Fund				273,911	5	0
Employers' Liability Insurance Fund				29,829	0	0
Accident Insurance Fund				8,743	0	0
General Insurance Fund				18,627	0	0
Staff Pension Fund				43,000	0	0
				£9,577,406	0	11
Claims intimated but not yet paid—						
Life assurance	£ 99,709	18	9			
Fire insurance	8,859	13	1			
Annuities due and unpaid	2,066	10	2			
Balances due to other fire offices	105,077	1	8			
Outstanding life reassurance premiums	5,012	19	8			
Outstanding accident reinsurance premiums	639	18	8			
Outstanding expenses	1,892	16	8			
Reserve for income tax	18,964	0	0			
Auditors' fees	630	0	0			
Proprietors' dividends outstanding	1,202	3	1			
Interest accrued on debenture stock	847	18	4			
				244,903	0	1
				£9,822,309	1	0

Assets.	£	s.	d.
Mortgages on property within the United Kingdom	979,361	6	4
Mortgages on property out of the United Kingdom	2,762,107	8	9
Loans on parochial and other public rates	95,969	12	0
Loans on life interests	138,701	5	3
Loans on reversions	106,068	2	4
Loans on stocks and shares	14,000	0	0
Loans on the company's policies within their surrender values	420,849	16	1
Deposits with the High Court	16,666	13	4
British Government securities	936,712	7	11
Municipal and County securities (United Kingdom)	68,114	14	10
Indian and Colonial Government securities	154,855	8	6
Indian and Colonial Provincial securities	41,769	19	6
Indian and Colonial Municipal securities	263,293	5	3
Foreign Government securities	430,701	11	11
Foreign Provincial securities	13,159	15	1
Foreign Municipal securities	300,851	15	4
Railway and other debentures and debenture stocks—Home and Foreign	1,057,077	10	5
Railway and other preference and guaranteed stocks	255,678	14	10
Railway and other ordinary stocks	229,353	9	10
Rent charges	10,141	4	0
Freehold ground rents	32,350	0	0
Leasehold ground rents	15,389	16	6
House property (freehold and leasehold property)	674,017	16	5
Life interests	11,714	7	2
Reversions	96,833	19	0
Agents' balances—Fire	93,930	12	10
" Life	81,616	4	11
" Accident, etc	11,789	3	7
Outstanding premiums (Head Office) Fire	3,692	6	1
Outstanding premiums (Head Office) Life	15,514	0	3
Outstanding premiums (Head Office) Accident, etc	1,146	8	7
Outstanding interest, dividends and rents, *less* Income tax	20,304	14	10
Interest accrued but not payable, *less* Income tax	139,815	8	8
Bills receivable	7,674	7	2
Cash—			
On Deposit	277,349	3	9
In hand and on Current Accounts	43,736	9	9
	£9,822,309	1	0

THE LONDON ASSURANCE.

General Business Statement for the Year ending December 31, 1915.

FIRE DEPARTMENT.

The premium income of the year, after deduction of re-assurances and returns amounted to £715,240 7s. 3d., and the losses inclusive of all claims to the 31st December, 1915, to £345,723 19s. 11d.

The Balance at the credit of the fund, after transferring £86,095 8s. 5d. to Profit and Loss amounted on the 31st December, 1915, to £800,000.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1915, after applying £180,000 to writing down investments, was £167,958 12s. 0d., out of which the directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows: £1 5s. 0d. on the 1st April, and £1 5s. 0d. on the 2nd October, free of Income tax.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at Dec. 31, 1914—				Losses after deduction of re-assurances and salvages	345,723	19	11
Reserve for unexpired risks £ 344,532 6 5				Expenses of management	155,232	6	1
Additional reserve 425,467 13 7				Contributions to fire brigades	2,039	7	8
	770,000	0	0	Commission	123,026	13	9
Premiums after deduction of reassurances, and returns	715,240	7	3	Bad debts	3	13	11
Interest and dividends £ 29,209 4 1				Carried to Profit and Loss Account	86,095	8	5
Less Income tax 2,328 1 7				Amount of the fund at this date, as per Balance Sheet—			
	26,881	2	6	Reserve for unexpired risks, being 50 per cent of premium income for the year £357,620 3 7			
				Additional reserve 442,379 16 5			
					800,000	0	0
	£1,512,121	9	9		£1,512,121	9	9

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of account at Dec. 31, 1914	167,757	1	11	Dividends to shareholders	89,655	0	0
Interest and dividends not carried to other Accounts £48,165 2 8				Income tax	11,037	18	4
Less Income tax 3,788 2 10				Written off investments	180,000	0	0
	44,376	19	10	Balance as per Balance Sheet	167,958	12	0
Transferred from Life Account	15,000	0	0				
" Fire Account	86,095	8	5				
" Marine Account	128,792	16	9				
" Accident Account	6,608	0	11				
Transfer fees	21	2	6				
	£448,651	10	4		£ 448,651	10	4

BALANCE SHEET.

Liabilities.	£	s.	d.
Shareholders' capital, £896,550 of which is paid up	448,275	0	0
General Reserve Fund	450,000	0	0
Life Assurance Fund	2,683,516	7	6
Capital and Leasehold Redemption Fund	12,987	16	10
Accident Fund	25,000	0	0
Fire Fund	800,000	0	0
Marine Fund	600,000	0	0
Investments Depreciation Fund—General	200,000	0	0
Profit and Loss	167,958	12	0
	£5,387,737	16	4
Outstanding life claims	£31,769	0	6
" fire losses	62,804	10	1
" accident losses	1,833	0	0
" marine losses	14,648	19	0
" dividends to shareholders	5,826	15	0
Fire premiums due to other companies	53,449	18	4
Accident premiums due to other companies	592	3	9
Life premiums paid in advance	29	9	6
Marine Premiums due to other companies	72,207	8	10
Clerks' Savings Fund	8,878,18	5	
Interest paid in advance	3,998	18	3
Aircraft premiums due to Government	19,524	0	11
Aircraft commission due to agents	227	17	10
	275,791	0	5

Assets.		£	s.	d.
Mortgages on property within the United Kingdom	£599,521 4 8			
Mortgages on property out of the United Kingdom	Nil.			
Loans on parochial and other public rates	33,700 17 10			
Loans on life interests	244,628 19 0			
Loans on reversions	76,895 19 10			
		954,747	1	4
Loans on stocks and shares		38,337	10	0
Loans on life policies of the corporation within their surrender values		135,810	14	3
Loans on personal security		6,000	0	0
*Investments, viz.:—				
Deposit with the High Court		18,024	0	0
British Government securities		399,160	0	0
Municipal and County securities, United Kingdom		11,557	10	0
Indian and Colonial Government securities		130,175	7	0
" Provincial "		41,940	0	0
" Municipal "		188,187	0	0
Foreign Government securities		281,205	11	8
" Provincial "		64,535	12	0
" Municipal "		334,926	14	6
Railway and other debentures and debenture stocks, Home and Foreign		1,471,544	4	10
Railway and other preference and guaranteed stocks, Home and Foreign		96,044	10	7
Railway and other ordinary stocks		238,806	14	5
Freehold ground rents		180,378	5	6
Leasehold ground rents		114,481	16	1
House property		39,269	0	0
Premises account		11,150	0	0
Life interests		1,637	17	3
Reversions		31,131	16	1
Agents' Balances, viz.				
Life	£ 17,942 1 3			
Fire	163,336 9 7			
Marine	98,582 11 9			
Accident	2,885 2 7			
		282,746	5	2
Marine re-assurances recoverable		40,961	18	7
Fire re-assurances recoverable		13,558	5	1
Outstanding premiums—				
Life	£ 17,347 13 10			
Fire	5,470 19 1			
Marine	145,978 14 5			
Capital redemption	170 15 10			
		168,968	3	2

*The Securities have been taken at or below current quotations on the 31st December, 1915, where obtainable; otherwise at estimated values.

THE LONDON ASSURANCE—*Concluded.*

BALANCE SHEET—*Concluded.*

		£ s. d.
Outstanding interest		8,243 19 9
Fire premiums due by other companies		32,227 18 4
Accident premiums due by other companies		409 14 1
Cash—		
On deposit	£197,040 0 0	
In hand and on current Accounts	123,064 7 11	
		320,104 7 11
Bills receivable		3,881 1 5
Policy stamps		364 17 9
£5,663,528 16 9		£5,663,528 16 9

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

The net premium income after deducting reassurances was:—

	Risks Current at 31st December, 1915.	Risks Expired at 31st December, 1915.
Accident	£ 100,961 14 11	£ 13,489 7 1
Employers' Liability (United Kingdom)	42,361 10 1	6,510 0 9
Other classes	782,061 13 9	308,980 18 1
	£ 925,384 18 9	£ 328,980 5 11

The amount paid for claims, costs, and expenses re settlements, less salvages and reassurance recoveries, was:—

Accident	£ 51,837 8 8
Employers' Liability (United Kingdom)	26,243 13 8
Other classes	619,157 12 11
	£ 697,238 15 3

In accordance with the principle adopted in each of the three preceding years, no transfer has been made from the American Liability Insurance Department to the Profit and Loss Account. The reduction in the amount of the outstanding claims in the Employers' Liability section is proceeding satisfactorily and, so far as cases have been settled, the results indicate that the reserves made a year ago are ample for the purpose for which they were provided. The Workmen's Compensation business, which has largely replaced Employers' Liability business, is yielding a fair profit.

The company has been in occupation of its new freehold premises at Nos. 20, 21 and 22, Lincoln's Inn Fields, since the middle of the year 1915. A city branch has been opened at Nos. 61 and 62, Gracechurch street.

The Home business has shown some expansion, and it is anticipated that when conditions again become normal, the valuable connections secured during the past three years will produce a substantial volume of profitable business. A considerable amount of War Risk insurance has also been transacted with satisfactory results. In order to provide against possible contingencies in the future, the directors have allocated from the Profit and Loss Account the sum of £30,000 to a Special Reserve Account.

The investments have been valued at prices quoted at 31st December, 1915, by the company's stockbrokers. The depreciation disclosed by this valuation is more than covered by the Investment Reserve Account of £45,000.

The balance remaining in the Profit and Loss Account at the end of the year 1915, after payment of interim dividends, amounting to £7,873 15s. 11d. is £20,541 1s. 0d. The directors now recommend the following further payments:—

(1) On the £5 preference shares a dividend of 2½ per cent (less Income tax) for the half-year ending 31st December, 1915.
(2) On the £1 preference shares a dividend of 2½ per cent (less Income tax) for the half-year ending 31st December, 1915, on the amounts paid up at that date (exclusive of amounts paid up in advance of calls).
(3) On the ordinary shares a dividend of seven shillings and sixpence per share (less Income tax), making with the interim dividend paid in September last, twelve shillings and sixpence per share (less Income tax).

These dividends will absorb an amount of £11,089 18s. 11d., leaving to be carried forward a sum of £9,451 2s. 1d.

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

REVENUE ACCOUNT.

GENERAL INSURANCE (INCLUDING FIRE INSURANCE) ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of funds at beginning of year—			Payment under policies including medical and legal expenses in connection therewith and expenses of settlement		619,157 12 11
Reserve for unexpired risks	330,544 17 9		Commission		221,922 6 1
Total estimated liability in respect of outstanding claims, including provision for Liability on notices of accidents received and for deferred payments	447,387 10 1		General expenses		204,660 4 2
		777,932 7 10	Amounts transferred to Profit and Loss Account		36,220 9 1
Premiums		1,091,042 11 10	Amount of Funds at end of year—		
Interest and dividends		24,642 14 0	Reserve for unexpired risks	335,286 9 9	
			Total estimated liability in respect of outstanding claims, including provision for Liability on Notices of Accidents received and for deferred payments	476,370 11 8	
					811,657 1 5
		£1,893,617 13 8			£1,893,617 13 8

ACCIDENT INSURANCE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
Amount of fund at beginning of year—			Payments under policies, including medical and legal expenses in connection therewith and expenses of settlement	51,837 8 8
Reserve for unexpired risks	40,707 12 7		Commission	34,184 2 5
Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments	40,858 2 3		General expenses	15,942 1 2
		81,565 14 10	Amounts transferred to Profit and Loss Account	3,064 2 11
Premiums		114,451 2 0	Amount of Fund at end of year—	
Interest and dividends		2,717 3 5	Reserve for unexpired risks	45,382 16 10
			Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments	48,323 8 3
		£ 198,734 0 3		£ 198,734 0 3

EMPLOYERS' LIABILITY ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of fund at beginning of year—			Payments under policies, including medical and legal expenses in connection therewith and expenses of settlement		26,243 13 8
Reserve for unexpired risks	15,851 5 0		Commission		6,108 18 10
Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments	21,445 0 0		General expenses		12,180 1 9
		37,296 5 0	Amount transferred to Profit and Loss Account		62 19 7
Premiums		48,871 10 10	Amount of Funds at end of year—		
Interest and dividends		1,241 18 0	Reserve for unexpired risks	14,605 0 0	
			Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments	28,209 0 0	
					42,814 0 0
	£	87,409 13 10		£	87,409 13 10

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance of last year's account	49,368 3 2		Salaries of members of staff serving with His Majesty's Forces		7,287 9 6
Less balance dividend, 1914	10,473 12 10		Expenses incidental to the removal of offices		2,625 19 2
		38,894 10 4	Expenses of issue of new Preference Capital		141 2 7
Interest and dividends not carried to other accounts			Amount carried to Investment Reserve Account		24,270 10 0
		10,826 8 11	Bad and doubtful debts		1,052 6 7
Profit on exchange		3,413 3 2	Special Reserve Fund		30,000 0 0
Miscellaneous income		1,310 10 9	Balance—		
Profit transferred—			Interim dividend paid September, 1915	7,873 15 11	
Accident Insurance Account	3,064 2 11		Carried to balance sheet	20,541 1 0	
Employers' Liability Insurance Account	62 19 7				28,414 16 11
General Insurance Account	36,220 9 1				
		39,347 11 7			
	£	93,792 4 9		£	93,792 4 9

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£	s.	d.	£	s.	d.
Capital—25,000 ordinary shares of £5 each	£125,000	0	0			
5,000 preference shares of £5 each	25,000	0	0			
100,00 preference shares of £1 each	100,000	0	0			
	£250,000	0	0			
of which are subscribed—	£	s.	d.			
25,000 ordinary shares of £5 each, £2 paid	50,000	0	0			
5,000 5 per cent pref. shares of £5 each, fully paid	25,000	0	0			
44,763 5 per cent pref. shares of £1 each fully paid	44,763	0	0			
				119,763	0	0
Accident Insurance Fund				93,706	5	1
Employers' Liability Insurance Fund				42,814	0	0
Fire and General Insurance Fund				811,657	1	5
Reserve Fund				170,000	0	0
Special Reserve Fund				30,000	0	0
Profit and Loss Account				20,541	1	0
					1,288,481	7 6
Other sums owing by the company—						
Unclaimed dividends				1,074	16	5
Sundry creditors				43,673	12	7
Mortgage on freehold premises				20,000	0	0
Temporary loan secured on investments				10,130	5	7
Amounts due to other companies				16,218	4	10
					91,096	19 5
					£1,379,578	6 11

ASSETS.	£	s.	d.	£	s.	d.
*Investments—						
Mortgages on property out of the United Kingdom	900	0	0			
British Government securities	14,944	6	2			
Anglo-French External Loan	38,500	0	0			
Indian and Colonial Government securities	5,200	0	0			
Indian and Colonial Provincial securities	10,822	11	0			
Indian and Colonial Municipal securities	188,250	17	8			
Foreign Government Securities	21,542	9	0			
" Provincial "	10,065	0	0			
" Municipal "	125,718	18	6			
Railway and other debentures and debenture stocks—Home and Foreign	598,103	5	6			
Railway and other preference and guaranteed stocks	573	0	0			
Railway and other ordinary stocks	6,303	0	0			
	£1,020,923	7	10			
Less Investment Reserve Fund	45,000	0	0			
				975,923	7	10
Freehold and leasehold premises				52,321	5	8
Interest accrued				16,894	8	0
Branch and agents' balances	309,963	4	2			
Less Reserve for commission, etc	79,051	11	8			
				230,911	12	6
Amounts due by other companies				7,974	11	3
Premiums outstanding				249	0	4
Sundry debtors				23,730	17	5
Cash at London bankers	10,448	4	7			
Cash at banks at home and abroad	50,731	18	10			
Cash in hands of trustees	3,098	6	5			
Cash on hand at head office and branches	7,294	14	1			
				71,573	3	11
				£1,379,578	6	11

* Of these investments some have been deposited in connection with Government business in Ireland and others abroad under Foreign or Colonial State Laws.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LTD.

General Business Statement for the Year ending December 31, 1915.

London and Lancashire Fire—*Continued.*

FIRE DEPARTMENT.

The net premiums amounted to £1,716,647 16s. 2d., and the net losses, paid and outstanding, to £872,471 17s. 7d.

The fire funds have been increased from £862,500 to £987,000, and the sum of £133,682 8s. 6d. has been transferred to Profit and Loss Account.

DIVIDEND AND FUNDS.

After increasing the Fire, Marine and Accident Funds by £224,500 as already specified,
The directors have resolved:—
To write off the company's investments the sum of £85,000, and
To transfer to the Staff Pension Fund the sum of £10,000.
They propose:—
To pay, on the 1st proximo, a dividend of 15/- per share, less Income tax, making, with the interim dividend already paid, a total distribution for the year of 29/- per share, less Income tax, or £132,766 16s. 8d., and to carry forward the remaining balance of £859,586 0s. 7d. to the next account.

The financial position of the Company will then stand as follows:—

Capital paid up	£264,125	0	0
Reserve Fund	1,000,000	0	0
Fire Funds	987,000	0	0
Marine Funds	244,000	0	0
Accident Funds	514,000	0	0
Staff Pension Fund	103,643	8	8
Balance carried forward	859,586	0	7
Funds	£3,972,354	9	3

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY—*Continued.*

FIRE ACCOUNT.

Fire Funds, at the beginning of the year:—					Losses, paid and outstanding, less reinsurances			£872,471 17 7
Reserve for unexpired risks	£662,500	0	0		Commissions, paid and incurred			226,828 13 9
Additional reserve	200,000	0	0		Management and general expenses			347,449 3 7
			£862,500	0 0	Colonial and foreign taxes			45,237 0 3
Premiums, less reinsurances			1,716,647	16 2	Balance carried to Profit and Loss Account			133,682 8 6
Interest			33,521	7 6	Fire funds, at the end of the year:—			
					Reserve for unexpired risks	£ 687,000	0 0	
					Additional reserve	300,000	0 0	
								987,000 0 0
			£2,612,669	3 8				£2,612,669 3 8

PROFIT AND LOSS ACCOUNT.

Balance brought forward			£847,666	7 11	Interim dividend paid 1st Nov., 1915	£ 73,955	0 0	
Balance from Fire Account			133,682	8 6	Provision for final dividend for 1915	79,237	10 0	
" Marine Account			59,196	8 5		£ 153,192	10 0	
" Accident Account			43,793	18 6	Less Income tax	20,425	13 4	
Interest not carried to other accounts			55,195	8 11			£	132,766 16 8
					Income Tax on Profits			52,181 15 0
					Written off Investments			85,000 0 0
					Carried to Staff Pension Fund			10,000 0 0
					Balance carried forward			859,586 0 7
			£1,139,534	12 3				£1,139,534 12 3

BALANCE SHEET.

Liabilities.	£	s.	d.	£	s.	d.
Capital, 105,650 shares of £25 each, £2 10s. per share paid				264,125	0	0
Reserve Fund	£1,000,000	0	0			
Fire Funds	987,000	0	0			
Marine Funds	244,000	0	0			
Accident Funds	514,000	0	0			
Staff Pension Fund	103,643	8	8			
Balance of Profit and Loss Account	859,586	0	7			
				3,708,229	9	3
Dividend due 1st May, 1916	£ 68,672	10	0			
Dividends unclaimed	1,058	14	9			
Losses in course of adjustment	524,604	16	7			
Bills payable	2,734	6	3			
Balance of Reinsurance Accounts with other companies	544,822	19	8			
Foreign balances and sundry creditors	359,933	14	0			
				1,501,827	1	3
				£5,474,181	10	6

Assets.	£	s.	d.	£	s.	d.
Buildings, unencumbered—						
United Kingdom	509,072	15	11			
Colonial and Foreign	179,805	14	6			
Salvage premises (part ownership)	8,473	6	2			
				697,351	16	7
Mortgages and debentures on real estate				36,900	3	0
British Government securities				163,056	1	10
British railway debentures, preference and ordinary stocks				293,830	15	2
Mersey Dock bonds and annuities, and local debentures				64,890	16	6
Local Board loans and corporation stocks				29,387	1	9
Stocks of incorporated companies and other investments				111,866	15	4
Colonial Government and Province securities	196,773	6	7			
" and Indian debentures and inscribed stocks	101,256	11	7			
				298,029	18	2
United States Government, State and Municipal bonds	652,810	12	9			
" Railway bonds	939,899	19	6			
" Railway stocks and other investments	45,066	0	6			
				1,637,776	12	9
Foreign Government securities	342,579	2	6			
" Railway bonds and debentures	188,564	13	11			
				531,143	16	5
Cash in hand, with bankers and on deposit	903,098	19	6			
Bills receivable	17,009	1	0			
Home branches' and agents' balances	234,287	8	4			
Foreign branches' and agents' balances	412,832	7	6			
Outstanding premiums	1,895	14	4			
Accrued interest and sundry debtors	40,824	2	4			
				1,609,947	13	0
				£5,474,181	10	6

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of General Insurance Fund at the beginning of the year—		Claims under policies paid and outstanding	37,147 2 3
Reserve for unexpired risks £ 26,404 14 8		Commission	15,817 10 1
Additional reserve 10,260 16 3	36,665 10 11	Expenses of management	12,172 2 0
		Bad debts	38 4 1
Premiums	74,880 5 6	Septennial returns	899 15 1
Interest, dividends and rents £ 2,154 11 5		Depreciation of Investments	4,100 0 0
Less Income Tax thereon 263 1 2	1,891 10 3	Transferred to Profit and Loss Account	6,455 18 3
		Amount of General Insurance Fund at end of the year as per Balance Sheet—	
		Reserve for unexpired risks, being 40% of premium income for the year £ 29,952 2 1	
		Additional reserve 6,854 12 10	£ 36,806 14 11
	£113,437 6 8		£113,437 6 8

BALANCE SHEET.

Liabilities.	£ s. d.	Assets.	£ s. d.	£ s. d
Shareholders' Capital paid up	20,525 0 0	Investments—		
General Insurance Fund	36,806 14 11	Deposit with the High Court		
Profit and Loss Account	3,249 2 4	Bank of England stock	13,677 15 0	
Claims admitted or intimated but not paid	3,830 6 5	Great Western Ry. 4% debenture stock	1,696 0 0	
Sundry creditors	5,623 7 9	Metropolitan Ry. 3½% debenture stock	1,477 13 3	
		New Zealand 4% stock	2,000 0 0	
		New South Wales 4% stock	1,200 0 0	
				20,051 8 3
		British Government securities		2,950 0 1
		Colonial Government securities		871 9 5
		Foreign Government securities		1,602 7 3
		Freehold ground rents		783 17 10
		House property		13,694 13 9
		Railway and other debentures and debenture stocks, Home and Foreign		2,327 3 10
		Railway and other ordinary stocks and shares		2,358 3 2
		Stock of glass, vans, horses, and harness		8,527 15 6
		Stock of stationery and stamps		404 1 6
		Agents' balances		11,606 7 8
		Outstanding premiums		1,170 2 5
		Outstanding interest, dividends and rents		60 18 0
		Interest accrued but not payable		392 3 2
		Sundry debtors		2,099 10 8
		Cash—		
		In hand and on current account		1,044 8 11
	£70,034 11 5			£70,034 11 5

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

General Business Statement for the Year ending December 31, 1915.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance of Revenue Account, 31st Dec., 1914, including £813,821 2s. 9d. proportion of premiums unearned..... £1,797,446 8 3				By claims paid and outstanding and incidental expenses. .	1,080,862	4	9
Deduct dividend for year 1914..... ..... 111,968 4 10				By printing and stationery, advertising, postages, travelling expenses, etc...	96,932	10	3
	1,685,478	3	5	By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration and auditors' fees.....	251,137	0	9
To premiums, *less* reinsurances and bonus to assured	2,133,907	8	10	By Commissions, including provision for commission in respect of agents' balances.....	392,077	17	8
To interest, dividends and rents, *less* provision for depreciation of leaseholds.....	116,384	14	7	By Taxes, *less* Income tax deducted at the source	68,279	1	5
				By Balance, including £854,575s. 7d. proportion of premiums unearned, carried to Balance Sheet.....	2,046,481	12	0
	£ 3,935,770	6	10		£ 3,935,770	6	10

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION—*Concluded.*

BALANCE SHEET.

To Shareholders' capital—			£	s.	d.
Authorized:					
200,000 shares of £5 each			1,000,000	0	0
Subscribed:					
12,000 shares of £5 each (fully paid)	£ 60,000	0 0			
112,308 shares of £5 each (£1 per share paid)	561,540	0 0			
124,308	£ 621,540	0 0			
Less uncalled capital	449,232	0 0			
			172,308	0	0
To sundry accounts pending			97,131	6	5
To reinsurance and other funds			45,000	0	0
To unclaimed dividends			168	6	11
To Staff provident fund			15,437	10	0
To Capital Redemption Fund			17,709	16	4
To General Insurance Fund, viz.:—					
Provision for claims outstanding	£ 800,000	0 0			
Investment Reserve and General Contingency Fund	200,000	0 0			
	£ 1,000,000	0 0			
Reserve Fund	300,000	0 0			
Balance from Revenue Account, including £854,575 3s. 7d. proportion of premiums unearned	£2,046,481 12 0				
Less amount transferred to Investment Reserve and General Contingency Fund above	95,394 3 1				
	1,951,087	8 11			
			3,251,087	8	11
			£ 3,598,842	8	7

By Investments, viz.:—	£	s.	d.
British Government securities	461,137	1	8
Indian and Colonial Government securities	136,290	2	10
" Provincial securities	29,543	9	3
" Municipal securities	88,049	3	5
Foreign Government securities	178,712	7	7
" Provincial securities	38,216	1	3
" Municipal securities	147,690	10	1
Railway and other debentures and debenture stocks—Home, Indian and Colonial	177,909	12	7
United States railway bonds	978,745	18	8
Railway and other debentures and debenture stocks—Foreign	313,527	6	11
Railway and other preference and guaranteed stocks	40,244	6	10
Railway and other ordinary stocks and shares	81,092	16	9
By Mortgages on freehold and leasehold properties	147,949	9	10
By Freehold and leasehold premises (*less* depreciation) being the corporation's head office and branches	298,091	17	11
By Rents due from tenants and other balances	74,118	1	10
By Balances at branches and agents' balances (*less* provision for commission, cancelments and non-renewals)	247,832	10	5
By Cash at bankers and in hand:—			
On current and deposit account and in hand	141,981	14	5
By Investments in trustees' hands to meet Capital Redemption Fund	17,709	16	4
	£ 3,598,842	8	7

The value of the above Investments at the 31st December, 1915, is in our belief in the aggregate fully of the value stated in the Balance Sheet less the Investment Reserve and General Contingency Fund.

THE PALATINE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year:—				Claims under policies paid and outstanding, after deduction of reinsurances	295,576	5	7
Reserve for unexpired risks £	208,462	0	0	Commission and brokerage	101,640	2	3
Additional reserve	328,928	2	0	State charges—foreign	17,613	8	3
	537,390	2	0	Contributions to fire brigades	1,271	9	2
Premiums after deduction of reinsurances	500,101	4	3	Expenses of management	63,983	0	3
				Bad debts	39	10	3
				Amount to Profit and Loss	20,855	5	8
				Amount of Fire Insurance Fund at the end of the year:—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year. £ 200,040 9 8			
				Additional reserve 336,471 14 9			
					536,512	4	5
£	1,037,491	6	3	£	1,037,491	6	3

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	26,455	5	7	Dividends paid to ordinary shareholders for 1914	26,455	5	7
Transferred from Revenue Account	20,855	5	8	Dividends paid to preference shareholders	44	5	5
Interest and dividends	28,048	19	0	Transferred to investment reserve and contingency fund	20,855	5	8
				Balance carried to next year's account	28,004	13	7
£	75,359	10	3	£	75,359	10	3

THE PALATINE INSURANCE—*Concluded.*

BALANCE SHEET.

Liabilities.	£	s.	d.
Shareholders' capital—			
Preference—100 shares of £10 each, fully paid	1,000	0	0
Ordinary—19,900 shares of £10 each, fully paid	199,000	0	0
Fire Insurance Fund	536,512	4	5
Investment Reserve and Contingency Fund	70,000	0	0
Reinsurance Fund	35,928	12	3
Claims admitted or intimated but not paid, *less* amounts recoverable under reinsurances	55,760	0	0
Amounts due to agents and others £ 5,348 1 5			
Amounts due to other companies for reinsurances 16,149 19 3			
	21,498	0	8
Profit and loss account	28,004	13	7
£	947,703	10	11

Assets.	£	s.	d.
Investments—			
British Government securities	10,237	10	0
Colonial Government securities	17,000	0	0
Colonial Municipal securities	14,018	16	4
Foreign Government securities	42,390	15	6
Foreign Municipal securities	107,746	1	9
Railway and other debentures and debenture stocks—Home and Foreign	336,669	11	6
Railway and other preference and guaranteed stocks	71,166	9	3
Ordinary stocks	384	19	2
Branch and agency balances	123,208	14	6
Bills receivable	962	9	1
Outstanding interest	849	5	9
Due by Commercial Union Assurance Co., Ltd.	54,282	1	0
Amounts due by other companies for reinsurances and losses	46,362	17	1
Cash in hand and on current account	122,424	0	0
£	947,703	10	11

PHŒNIX ASSURANCE COMPANY LIMITED.

General Business Statement for the Year ending December 31, 1915.

FIRE DEPARTMENT.

The net premiums amounted to £1,456,353, and the net losses to £739,030, or 50·7 per cent of the premiums. The expenses and commission together amounted to £569,920, being 39·1 per cent of the premiums. A profit is shown in this department of £147,403, which with the net receipts for interest of £61,108 makes a total of £208,511 to be carried to profit and loss.

PROFIT AND LOSS ACCOUNT.

The operations of the year resulted in a trading profit from fire, accident and marine accounts of £259,045, which with £25,000 the shareholders' proportion of the Law Life profits for the quinquennium 1911-1915 makes a total of £284,045. This amount has been passed to profit and loss, in addition to £156,714 for interest.

After payment of dividends and the interest on the debenture stocks, amounting to £195,123, the directors have applied £74,000 in writing down the securities in the fire, marine, accident and shareholders' accounts to the estimated market price at 31st December, 1915, and have resolved to carry £100,000 to the Fire Account (General Reserve) and £25,000 to Office Premises Account. These operations, together with other smaller items appearing in this account, leave a balance of £253,819 to be carried to the credit of next year's account.

An interim dividend of 3s. 6d. per share was paid in November last and the directors recommend payment on 1st May next of a final dividend of 4s. 6d. per share, making a total payment of 8s. per share for the year 1915. All dividends are subject to deduction of income tax.

FUNDS OF THE COMPANY ON THE 31st DECEMBER, 1915.

Fire funds (including general reserve)	£	1,950,000
Life and Capital redemption funds		11,252,533
Marine funds		837,512
Employers' Liability, Accident and General Funds		108,562
Profit and Loss Account		253,819
Capital paid-up		422,855
Debenture Stock Funds		1,277,950
	£	16,103,231
Provision for outstanding liabilities		770,722
Total assets as per balance sheet	£	16,873,953

PHOENIX ASSURANCE—*Continued.*

FIRE REVENUE ACCOUNT.

	£ s. d.	£ s. d.
Amount of funds at the beginning of the year—		
Reserve for unexpired risks	650,000 0 0	
General reserve	1,200,000 0 0	
		1,850,000 0 0
Premiums		1,456,352 14 7
Interest, dividends and rents	66,023 12 2	
Less income tax thereon	4,915 10 10	
		61,108 1 4
Transferred from Profit and Loss Account		100,000 0 0
		£3,467,460 15 11

	£ s. d.	£ s. d.
Claims paid and outstanding		739,029 13 10
Commission	224,191 10 7	
Expenses of management	337,059 14 4	
Contributions to fire brigades	8,668 7 2	
		569,919 12 1
Transferred to profit and loss account—		
Trading profit	147,403 8 8	
Interest	61,108 1 4	
		208,511 10 0
Amount of funds at the end of the year—		
Reserve for unexpired risk	650,000 0 0	
General reserve	1,300,000 0 0	
		1,950,000 0 0
		£3,467,460 15 11

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Balance of last year's account		250,493 12 10
Interest, dividends and rents—		
From fire account	61,108 1 4	
Accident account	3,375 6 0	
Marine account	27,158 0 0	
Net carried to other accounts £72,959 19 2		
Less income tax thereon 7,887 8 3		
	65,072 10 11	
		156,713 18 3
Trading profit transferred—		
From fire account	147,403 8 8	
Accident account	11,641 1 8	
Marine account	100,000 0 0	
	259,044 10 4	
Life account (shareholders' proportion of Phoenix Life profits, 1911-1915)	25,000 0 0	
		284,044 10 4
Transfer fees		100 0 0
		£ 691,352 1 5

	£ s. d.	£ s. d.
Final dividend for 1914 (less income tax)	86,652 4 10	
Interim dividend for 1915 (less income tax)	64,133 0 2	
Interest on debenture stocks (less income tax)	44,337 15 4	
		195,123 0 4
Income tax on profits and provsion for special taxes		38,198 2 2
Bad and doubtful debts		5,211 13 3
Securities written down:—		
Fire and accident	49,000 0 0	
Marine	25,000 0 0	
		74,000 0 0
Transferred to Fire Account (General Reserve)		100,000 0 0
Office Premises Account		25,000 0 0
Balance carried forward		253,819 5 8
		£ 691,352 1 5

GENERAL BALANCE SHEET.

Liabilities.

	£	s.	d.
Capital (fully subscribed) £3,210,650—			
In 309,755 £10 shares, £1 paid £ 309,755			
In 113,100 £1 shares, fully-paid ("Pelican" shares) 113,100			
	422,855	0	0
Fire insurance funds	1,950,000	0	0
Marine insurance funds	837,512	4	1
Employers' liability, accident and general insurance funds	108,561	17	7
Profit and loss account	253,819	5	8
	£3,572,748	7	4
4 p.c. debenture stock (Law Life) £ 1,000,000			
4 p.c. debenture stock (1911) 277,950			
	1,277,950	0	0
Interest on debenture stocks accrued but not due	7,028	14	6
Claims admitted or intimated but not paid (Fire)	171,357	0	0
Outstanding accounts—			
Fire department	95,753	6	10
Accident departments	23,369	10	11
Marine department	245,900	12	3
Dividends	291	7	10
Debenture stock interest	56	3	0
Bills payable	2,165	9	3
	£5,396,620	11	11
Life department funds and outstanding liabilities as per separate balance sheet	11,477,332	2	5
	£16,873,952	14	4

Assets.

	£	s.	d.
Mortgages on property within the United Kingdom	408,829	19	6
Loans on life interests	99,316	6	2
Loans on reversions	31,628	6	9
Loans on stocks and shares	3,000	0	0
Investments at book values—			
British Governments securities	322,414	2	4
Municipal and County securities, United Kingdom	1,411	0	0
Indian and Colonial Government securities	88,577	0	0
Indian and Colonial provincial securities	43,211	0	0
Indian and Colonial municipal securities	160,784	0	0
Foreign government securities	243,967	0	0
Foreign provincial securities	140,291	0	0
Foreign municipal securities	386,907	0	0
Railway and other debentures and debenture stocks, Home and Foreign	1,186,071	12	6
Railway and other preference and guaranteed stocks	206,909	0	0
Railway and other ordinary stocks	264,192	8	3
Freehold ground rents	26,560	0	2
House property	477,332	6	5
Salvage corps premises (company's share)	19,496	9	6
Life interests	7,116	18	4
Reversions	3,725	0	0
Agents' balances	869,134	1	8
Outstanding premiums (accident departments)	6,858	8	6
Outstanding interest, dividends and rents (less income tax)	4,042	7	4
Interest accrued but not payable (less income tax)	35,305	5	3
Bills receivable	11,441	7	10
Cash—On deposit	40,498	15	5
In hand and on current account	307,819	16	0
	£5,396,620	11	11
Life department assets, as per separate Balance sheet	11,477,332	2	5
	£16,873,952	14	4

THE ROYAL EXCHANGE ASSURANCE.

General Business Statement for the Year ending December 31, 1915.

FIRE DEPARTMENT.

RECEIPTS.

The net premiums for the year amounted to £921,531 5s. 0d. which, with interest, gave a total income of £930,308 12s. 0d.

PAYMENTS.

The losses, after providing for all claims known to have occurred on or before the 31st December, amounted to £470,298 8s. 10d. The commission was £177,263 16s. 11d. and the expenses of management were £181,567 16s. 3d. Full provision has been made in each case for outstanding items.

The fire fund, after transferring £69,879 5s. 4d. to the profit and loss account, amounts to £418,612.

FIRE INSURANCE REVENUE ACCOUNT.

	£ s. d.	£ s. d.
Amount of Fire Insurance Fund at the beginning of the year—		
Reserve for unexpired risks..... £ 342,415 0 0		
Additional reserve..... 50,000 0 0		
	392,415 0 0	
Premiums.....	921,531 5 0	
Interest, dividends and rents..... £ 10,119 14 3		
Less Income tax thereon..... 1,342 7 3		
	8,777 7 0	
	£ 1,322,723 12 0	
Claims under policies paid and outstanding.....		470,298 8 10
Commission.....		177,263 16 11
Expenses of management.....		181,567 16 3
Bad debts.....		88 5 2
Contributions to fire brigades.....		5,013 19 6
Transferred to Profit and Loss Account.....		69,879 5 4
Amount of fire insurance fund at the end of the year, as per balance sheet—		
Reserve for unexpired risks, being 40 p.c. of the premium income for the year.... £ 368,612 0 0		
Additional reserve..... 50,000 0 0		
		418,612 0 0
		£ 1,322,723 12 0

PROFIT AND LOSS ACCOUNT—(General Reserve Fund).

	£ s. d.	£ s. d.
Balance of last year's account.....	503,909 0 7	
Interest, dividends and rents not carried to other accounts..... £ 62,471 8 3.		
Less Income tax thereon..... 6,082 2 8		
	56,389 5 7	
Transferred from Fire Insurance Account.....	69,879 5 4	
Transferred from Marine Insurance Account.....	30,000 0 0	
Transferred from General Accident Insurance Account.....	50,251 15 1	
Transferred from Life Assurance Account.....	40,527 0 0	
Transferred from Capital Redemption Account.....	832 0 0	
Transferred from Trustee and Executor Account.....	1,162 14 3	
Conscience money.....	42 17 6	
	£ 752,993 18 4	
Dividend to proprietors.....		68,233 19 4
Expenses not charged to other accounts.....		33,073 17 7
Transferred to annuity account.....		94,430 0 0
Provision for depreciation of investments and for losses owing to the war.....		35,000 0 0
Balance, as per balance sheet.....		522,256 1 5
		£ 752,993 18 4

BALANCE SHEET.

Liabilities.

	£	s	d.
Proprietors' capital paid up	689,219	17	10
Life Assurance Fund	3,764,665	8	7
Annuity Fund	912,031	14	10
Capital Redemption Fund	138,295	2	4
Fire Insurance Fund	418,612	0	0
Marine Insurance Fund	601,992	12	6
General Accident Insurance Fund	203,952	0	0
Profit and Loss Account (general reserve fund)	522,256	1	5
Claims admitted or intimated, but not paid—			
Life assurance	44,737	5	6
Fire insurance	102,155	17	8
Annuities due and unpaid	6,588	4	6
Surrendered and settlement policies suspense accounts	8,767	0	8
Deposit fund (clerks' savings)	26,038	9	6
Security deposit fund (security for agents and others)	2,310	13	4
Pension and other reserve funds	81,425	12	8
Bills payable	1,739	16	9
Sundry creditors	210,366	8	6
	£ 7,735,154	6	7

Assets.

	£	s.	d.
Mortgages on property within the United Kingdom	730,746	10	1
Mortgages on property out of the United Kingdom	59,144	2	7
Loans on parochial and other public rates	131,661	10	11
Loans on life interests	207,970	14	5
Loans on reversions	181,784	7	9
Loans on stocks and shares	189,300	17	11
Loans on Company's policies within their surrender values	202,708	5	7
Loans on personal security	156,122	0	6
Investments:—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England stock	693,818	14	0
Municipal and county securities, United Kingdom	44,629	10	0
Indian and Colonial Government securities	174,480	12	6
Indian and Colonial provincial securities	26,083	5	0
Indian and Colonial municipal securities	121,439	12	6
Foreign government securities	410,363	14	8
Foreign provincial securities	66,047	9	8
Foreign municipal securities	291,510	12	10
Railway and other debentures and debenture stocks—Home and Foreign	1,412,352	8	2
Railway and other preference and guaranteed stocks	346,224	15	10
Railway and other ordinary stocks	153,558	18	0
Freehold ground rents	129,177	9	8
House property	761,745	6	11
Life interests	14,483	19	7
Reversions	143,852	14	7
Agents' balances	667,214	11	1
Outstanding premiums	30,862	2	7
Outstanding interest, dividends and rents	18,075	19	9
Interest accrued but not payable	68,471	0	0
Bills receivable	23,602	9	1
Marine stamps	796	7	6
Cash:—			
On deposit	73,927	13	0
In hand and on current account	182,746	9	11
	£ 7,735,154	6	7

UNION ASSURANCE SOCIETY, LIMITED.

General Business Statement for the Year ending December 31, 1915.

FIRE ACCOUNT.

The net premiums amounted to £592,498 10s. 1d.; the losses paid and outstanding to £297,068 12s. 9d., being 50·15 per cent, and the expenses of management, including commission, to £213,150 17s. 3d.; or 35·97 per cent. From the profits of this Department the sum of £50,000 has been transferred to the Profit and Loss Account, leaving the Fire Insurance Fund at £789,645 6s. 6d.

PROFIT AND LOSS ACCOUNT.

From this account a sum of £13,722 1s. 6d. has been transferred to the Investment Reserve and General Contingency Fund, leaving a balance of £72,284 10s. 4d. out of which the directors recommend the payment of a dividend amounting to £70,000.

FIRE REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of Fire Insurance Fund at the beginning of the year:—		Losses paid and outstanding, after deduction of re-insurances...	297,068 12 9
Reserve for unexpired risks... £251,521 12 8		Commission...	79,189 12 1
Additional reserve. 505,844 13 9		Contributions to fire brigades... £ 4,044 12 3	
	757,366 6 5	Foreign State charges. 10,894 7 2	
Premiums after deduction of re-insurances...	592,498 10 1	Expenses of management 119,022 5 9	
			133,961 5 2
		Transferred to Profit and Loss Account...	50,000 0 0
		Amount of Fire Insurance Fund at the end of the year:—	
		Reserve for unexpired risks, being 40 per cent of the premium income for the year... £236,999 8 0	
		Additional reserve. 552,645 18 6	
			789,645 6 6
	£1,349,864 16 6		£1,349,864 16 6

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance at the beginning of the year	70,148 12 9	Dividends and bonuses to shareholders for 1914	70,000 0 0
Interest, dividends and rents... £38,774 13 4		Income tax on profits, paid and outstanding...	8,007 0 0
Less Income tax thereon... 2,214 9 5		Alterations, repairs, office fittings and furniture at head office and branches...	425 10 9
	36,560 3 11	Cost of businesses acquired...	2,269 14 1
Transferred from Fire account	50,000 0 0	Transferred to Investment Reserve and General Contingency Fund	13,722 1 6
Transferred from General Accident account	10,000 0 0	Balance at the end of the year...	72,284 10 4
	£166,708 16 8		£166,708 16 8

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UNION ASSURANCE SOCIETY—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£	s.	d.
Subscribed capital £450,000			
of which is paid up .	50,000	0	0
Investment Reserve and General Contingency Fund, including provision for amounts which may be irrecoverable owing to the War...	80,000	0	0
Fire Insurance Fund	789,645	6	6
Accident Insurance fund	3,790	1	10
Employers' Liability	27,281	10	0
General Accident fund	99,583	7	10
Re-insurance fund.	77,916	9	5
Balance of Profit and Loss Account. . ..	72,284	10	4
Outstanding losses:—	£1,200,501	5	11
Fire account £94,986 4 9			
General accident account. 8,356 16 8			
£103,343 1 5			
Amounts due to agents and others . 28,613 4 11			
Amounts due to other companies... 68,655 6 2			
Bills payable.... ..... 199 10 0			
Interest received in advance of due dates. 1,055 1 8			
	201,866	4	2
NOTE.—In addition to the above, the Society has a liability for amounts uncalled on shares in insurance companies.			
	£1,402,367	10	1

ASSETS.	£	s.	d.
Mortgages on property out of the United Kingdom ..	38,579	11	10
Loan on personal security..	200	0	0
INVESTMENTS—including those deposited under local laws or by contract in various colonies and foreign countries as security for holders of policies issued there:—			
British Government securities	144,330	12	0
Municipal and County securities, United Kingdom ..	3,511	0	0
Indian and Colonial Government securities..	62,049	16	2
Indian and Colonial Provincial securities	8,822	0	0
Indian and Colonial Municipal securities	89,024	8	7
Foreign Government securities	138,786	7	5
Foreign Municipal securities.	130,818	19	5
Railway and other debentures and debenture stocks, Home and Foreign..	250,527	9	2
Railway and other preference and guaranteed stocks.	4,468	17	6
Railway and other ordinary stocks and shares	54,901	17	7
Freehold properties	2,926	0	0
Branch offices and agents balances	199,258	17	10
Outstanding premiums ..	15,210	4	0
Outstanding interest, due but not received	2,528	10	7
Amounts due from other companies	111,054	6	7
Bills receivable.....	15,352	18	8
Cash:—			
On deposit. £39,693 9 5			
In hand and on current accounts.. . 90,322 3 4			
	130,015	12	9
	£1,402,367	10	1

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1915, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	$ cts.		$ cts.
Acadia Fire	92 91	Lloyds Plate Glass	46 92
Etna	252 28	London Assurance	202 28
Alliance	138 93	London Guarantee and Accident	524 27
American and Foreign Marine	7 85	London and Lancashire Fire	450 65
American Central	106 70	London and Lancashire Guarantee and Accident	108 39
American Insurance Co	40 74	London Mutual Fire	342 54
American Lloyds	17 92	Loyal Protective Assn	52 86
American Surety Co	4 80	Lumber Insurance Co	65 54
Ancient Order of Foresters	96 86	Marine	74 97
Anglo American	133 08	Maryland Casualty	225 87
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